



Application Form

This application form can be used to apply for a Canada Life mortgage product secured on a primary residence, a second home or a Buy-to-Let property.

- Please complete this form in black ink using **BLOCK CAPITALS**.
- To help us process your application quickly please ensure that the correct information is provided.
- You will note the mandatory questions are indicated with an asterisk (*).
- Please note that we cannot process your application until this form, payment for the appropriate fee and any other supporting documentation (if applicable) is received. Refer to Section 11 of the illustration to see which fees are payable and please make any cheques payable to 'Canada Life'.
- **Please note that delays may be caused if the application form is not fully completed.**
- Once completed and signed by all parties, please send to us by:

Email: hf-applications@canadalife.co.uk

Post: **Canada Life Home Finance, 110 Cannon Street, London EC4N 6EU**

Please give the Illustration Reference Number that relates to the mortgage product you are applying for, which is located at the bottom of every page on your illustration.

Illustration Ref _____

Please confirm which property type this mortgage will be secured on:

Main Residence Second Home Buy-to-Let

For adviser use only

Please review this application in line with our lending criteria. This is available at www.canadalife.co.uk. If your customer has ticked a grey shaded box, please contact our underwriting team on **0800 068 0212** to make sure that this application meets our lending criteria.

For office use only

Date received

Reference number

1. Personal details

	First applicant	Second applicant
* Title (Mr/Mrs/Miss/Ms)		
* Surname		
* First name and middle name		
* Male/Female		
* Date of birth (DD/MM/YYYY)		
* Nationality		
* Previous/former name or any other aliases or associations		
* Are you a UK resident?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
* Are you being represented by an active Power of Attorney?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
* Are you in long term care currently?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
* Home address	Address line 1 Address line 2 Address line 3 Town County Postcode	(If different to the first applicant) Address line 1 Address line 2 Address line 3 Town County Postcode
* Day time telephone number		
* Evening telephone number		
Mobile		
Email		
* Date moved into current address (MM/YYYY)		
* If you have lived at your address for less than 3 years, please give a previous address (Please provide details of any other addresses lived at within 3 years in section 11 of this form)		
Time at previous address (MM/YYYY) (from/to)		

2. Tenants/other occupants (for primary residence properties only)

Tenants (for primary residence properties only)

* Is any part of the property let or tenanted?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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Other occupants

If your property is in England or Wales, you must confirm if there is someone other than you aged 17 years or older living at the property or using it as their main residence even if not living there permanently. They will be required to have independent legal advice and sign an Occupiers Deed of Consent.

If your property is in Scotland, you will be required to sign a declaration at your solicitors confirming that you do not have a spouse or civil partner if they are not on this mortgage application. If you do, they will be required to have independent legal advice.

Please provide details of any occupants described above, in the following box:

Name(s) of other occupiers(s)	Relationship with borrowers

3. Current financial details

	First applicant		Second applicant	
* Occupation	Retired <input type="checkbox"/>	Non-retired <input type="checkbox"/>	Retired <input type="checkbox"/>	Non-retired <input type="checkbox"/>
* Pension being received / expected at retirement	State pension only <input type="checkbox"/>	Other pensions <input type="checkbox"/>	State pension only <input type="checkbox"/>	Other pensions <input type="checkbox"/>
* Employment status	Employed <input type="checkbox"/>	Self-employed <input type="checkbox"/>	Employed <input type="checkbox"/>	Self-employed <input type="checkbox"/>
	Unemployed <input type="checkbox"/>	N/A <input type="checkbox"/>	Unemployed <input type="checkbox"/>	N/A <input type="checkbox"/>

* If self-employed, please state your type of business

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* If non-retired, please state your occupation

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* If non-retired, please state your expected retirement date (MM/YYYY)

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* Outstanding mortgages and loans:

Please give details of all mortgages and loans secured on the property held by one, or both, of the applicants.

Please note that, if this loan application is approved, it will be conditional that the following must be redeemed in full prior to, or on completion of, this new loan:

- Outstanding mortgage/s
- Outstanding secured loan/s

3. Current financial details continued

Outstanding mortgage/s

Lender's name	Approximate outstanding balance	Monthly payment

Outstanding secured loan/s

Lender's name	Approximate outstanding balance	Monthly payment

Have you ever:

First applicant

Second applicant

* Been sequestrated or declared bankrupt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
* Entered into any arrangements with creditors?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
* Had any County Court Judgements or any other Court Orders or decrees for non payment in the last 6 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
* Been refused a mortgage or credit, or defaulted on any loan credit agreement?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
* Incurred mortgage, rent or loan arrears?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
* Been party to a mortgage where the property has been taken into possession?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
* Been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

4. Loan required

The loan requirements are to be the same as in the illustration that you have been provided with.

Please check that the correct illustration reference number is on the front of this application form and that the details in the illustration are correct.

*** Please tick the box which best describes the reason you are taking out this mortgage. You may tick multiple boxes. If the options below are not applicable, please write a short explanation in the box next to 'Other'.**

Buy a new property	<input type="checkbox"/>	Holidays	<input type="checkbox"/>
Buy a new car	<input type="checkbox"/>	Home improvements for extra value/enjoyment	<input type="checkbox"/>
Clear an existing mortgage	<input type="checkbox"/>	Home adaptations for extra comfort/safety	<input type="checkbox"/>
Consolidate unsecured debts	<input type="checkbox"/>	Lease extension	<input type="checkbox"/>
Day to day living	<input type="checkbox"/>	Pay for homecare	<input type="checkbox"/>
Gifting to family	<input type="checkbox"/>	Significant life event e.g. divorce/separation/bereavement	<input type="checkbox"/>
Gifting to family to help first time buyers	<input type="checkbox"/>	Tax planning	<input type="checkbox"/>
Gifting to friends	<input type="checkbox"/>	Other	<input style="width: 200px; height: 20px;" type="text"/>

4. Loan required continued

*** If you are applying for a mortgage with a cash reserve facility, please complete the following. Delays may be caused if this is not fully completed.**

We'll compare the information which you disclose here with any withdrawal requests we receive. It doesn't mean that you're committed to using the money at an exact time, or in an exact way, but it will help us to protect you from any fraud in the future.

Amount of each withdrawal The total should match the cash reserve facility amount stated in your illustration	Reason for withdrawal Where possible, please use a reason listed above	Estimated timescale for making the withdrawal
<p style="text-align: center;">£</p>		<p>0-1 years <input type="checkbox"/></p> <p>2-5 years <input type="checkbox"/></p> <p>5+ years <input type="checkbox"/></p> <p>Ongoing <input type="checkbox"/></p>
<p style="text-align: center;">£</p>		<p>0-1 years <input type="checkbox"/></p> <p>2-5 years <input type="checkbox"/></p> <p>5+ years <input type="checkbox"/></p> <p>Ongoing <input type="checkbox"/></p>
<p style="text-align: center;">£</p>		<p>0-1 years <input type="checkbox"/></p> <p>2-5 years <input type="checkbox"/></p> <p>5+ years <input type="checkbox"/></p> <p>Ongoing <input type="checkbox"/></p>
<p style="text-align: center;">Total (£)</p>		

Please detail any additional information in section 11 of this form.

5. Property details (on which the mortgage is to be secured)

* Is the mortgage for a house purchase?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Completion date
* If yes, please provide the completion date and purchase price	Purchase price £ _____		____/____/____
* Address of the property to be mortgaged (if different to the address given in section 1)	Address line 1 Address line 2 Address line 3 Town County Postcode		
* Property type	Primary residence <input type="checkbox"/>	Second home <input type="checkbox"/>	Buy-to-Let property <input type="checkbox"/>
* Please indicate the tenure	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Heritable <input type="checkbox"/>
* For leasehold properties, please state the remaining term	_____ Years		
* Is the annual service charge more than £1000 and more than 0.75% of the property value?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
* What type of property is it?	House <input type="checkbox"/>	Flat / maisonette <input type="checkbox"/>	
	Bungalow <input type="checkbox"/>	Other <input checked="" type="checkbox"/>	
* If you have confirmed 'flat/maisonette', please confirm the following:	* Number of storeys in the building? _____ storeys * Is there a lift? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> * Are there 5 or more flats in the block? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> * Are the flats purpose built? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
* For properties less than 10 years old, is a building warranty in place?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	N/A <input type="checkbox"/>
	* If YES, what type? <input type="text"/>		
* Is the property over or adjacent to retail/business premises?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
* Is the property classed as sheltered accommodation?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
* Are there age restrictions over who can live in the property?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
* Is the property used for some form of business or commercial activity?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	
* Does the property have shared ownership with the council or developer?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	

5. Property details (on which the mortgage is to be secured) (Continued)

* Is the property held in trust?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Are there any limitations on the use of your property?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Is the property ex-local authority or housing association, or on a council estate?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Does the property have agricultural restrictions?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Is the property listed?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Does the property have more than 5 acres of land?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Has the property ever been flooded, been at high risk of movement or subsidence or near contamination?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

Construction type of the property:

* When was the property built?	___ / ___ / ____		
* What is the property built of?	Brick <input type="checkbox"/>	Stone <input type="checkbox"/>	Timber Frame <input checked="" type="checkbox"/>
	Single skin brick <input checked="" type="checkbox"/>	Other <input checked="" type="checkbox"/>	
* What is the property roofed with?	Tile <input type="checkbox"/>	Slate <input type="checkbox"/>	Stone <input type="checkbox"/> Other <input checked="" type="checkbox"/>
* Is there more than 25% flat roofing?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/A The property is a flat <input type="checkbox"/>

6. Second Home properties

This section is mandatory for Second Home products. If you are applying for a mortgage which is secured on a Main Residence or a Buy-to-Let Property, please go to the next section.

* Is the property for sole occupancy and will be let for a maximum of four weeks of the year?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
* Is the property used by the applicant(s) for a minimum of 4 weeks per year?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
* Is the property currently advertised through an agency, online or signage at the property?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

7. Buy-to-Let properties

This section is mandatory for Buy-to-Let products. If you are applying for a mortgage which is secured on a Main Residence or a Second Home Property, please go to the next section.

* Is your property registered/owned in your individual name(s)?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
* When did you purchase the property? (MM/YYYY)		
* If you did not purchase the property, how did it come into your ownership?		
* Have you or a family member ever lived in the property since it came into your ownership?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
* Is your property currently let out?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
* Is your property let as a single family dwelling?	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
* Is your property let to a family member?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Is your property currently let to Department of Social Security (DSS) tenants or students?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Is your property a house of multiple occupation (HMO)?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Is your current AST more than 12 months?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
* Please confirm the current monthly rental figure	£ _____	
* Is your property let through a letting agent?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<p>If 'Yes', please provide their details:</p> <p>Agent Firm name</p> <p>Agent address</p> <p>Agent telephone number</p>		
<p>Address line 1</p> <p>Address line 2</p> <p>Address line 3</p> <p>Town</p> <p>County</p> <p>Postcode</p>		

* Please tick this box to confirm you have completed a Property Portfolio Schedule and attached it to this application.

* Please tick this box to confirm you have attached a copy of the latest Assured Tenancy Agreement to this application.

8. Valuation of the property

Mortgage valuation report

We will need to obtain a mortgage valuation report. This is a limited report and is not a survey of the property.

If somebody other than the applicant/s need to be contacted to arrange the valuation, please provide their details below:

Name:	
Address:	
Telephone number:	
Relationship: eg. Estate agent, family member	

9. Solicitors details

Canada Life will appoint its own solicitor to represent it in the mortgage transaction. You will need to appoint a firm to represent you.

Please provide the name and address of the solicitor who will be acting for you in connection with this mortgage application.

*** Please confirm that your solicitor offers Conveyancing Residential as an area of law and is a member of the Law Society. We accept Licensed Conveyancers.** Yes

If your solicitor does not meet the above criteria, they will not be suitable to represent you. Please appoint an alternate firm to represent you.

Name of acting solicitor												
* Name of firm												
* Address of firm	Address line 1 Address line 2 Address line 3 Town County Postcode											
Solicitor DX Number: (You can find this at thedx.co.uk)	<table border="1"> <tr> <td>DX</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Town Exchange</td> </tr> </table>	DX										Town Exchange
DX										Town Exchange		
Telephone												

10. Building insurance

It is essential that your property is adequately insured with a reputable insurer against loss or damage caused by fire, flood and such other risks as is usual for residential property or property which is being let. The sum insured must at all times be sufficient to restore the property to its pre-loss condition. Your solicitor will ask you to sign a Declaration confirming that you will keep your property insured for the duration of the mortgage.

11. Additional information

12. Bank details

*** Mandatory for Interest Select products**

Please complete the Direct Debit Mandate included in this form overleaf with details of the account nominated to make direct debit payments.

*** Please tick the box to confirm that you have checked with your bank that your nominated account allows direct debit payments.**

*** Please tick the box to confirm the account is in one, or both, of the applicant's name.**
We are unable to take monthly direct debit payments from a 3rd party.

If you are unable to confirm both of the above statements we will be unable to accept your Direct Debit Mandate. Please nominate an alternate account.

Name(s) of account holders	
Name of bank	
Bank account number	
Bank sort-code	

13. Customer verification

*** Please provide the following information:**

	First applicant	Second applicant																																																				
Passport number As shown on the machine readable strip at the bottom of the passport	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> </tr> <tr> <td style="font-size: small;">eg</td> <td>G</td> <td>B</td> <td>R</td> <td>0</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>M</td> <td></td> </tr> </table>														eg	G	B	R	0	1	2	3	4	5	6	M		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> <td style="width: 30px; height: 20px; border: 1px solid black;"></td> </tr> <tr> <td style="font-size: small;">eg</td> <td>G</td> <td>B</td> <td>R</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>M</td> <td></td> </tr> </table>														eg	G	B	R	1	2	3	4	5	6	7	M	
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If you do not have a passport or driving licence please tick this box.

14. Privacy Notice

We take collection and management of your Personal Data very seriously.

This Privacy Notice (PN) explains how the information held by Canada Life (referred to as “Canada Life”, “we” or “us” throughout this notice) will be treated.

Any personal information provided to us by a policyholder, joint policyholder, employer policyholder, trustee, insured person, beneficiary, claimant or member (referred to as ‘you’ or ‘your’ in this PN), will be treated in accordance with current Data Protection legislation, and any successor legislation.

What is personal information?

Personal information means any information about you which is personally identifiable, including your name, age, address, telephone number, email address, financial details, and any other information from which you can be identified. It will also include genetic and biometric data, location data and online identifiers which may identify you, such as your internet protocol (IP) address (the unique personal address which identifies your device on the internet) and mobile device IDs.

What do we collect?

We will collect the following information about you and your dependants (this includes your authorised Power of Attorney) when you use our services or we may collect it indirectly from our business partners, such as financial intermediaries:

- Personal data: your name, date of birth, telephone number, address, email address, dependants, marital status, IP address and media access control (MAC) address.
- Financial information: information that may relate to your financial circumstances (for example your pension values, income and existing investments), bank account details and details of product options you may consider.
- Technical Information: such as details on the devices and technology you use.
- Public Records: This includes open data such as the Electoral register, Land register or information that is openly available on the internet.
- Documentary data and national identifiers: Information that is stored on your passport, driving license, birth certificate, and National Insurance number.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to

insure on a policy. If you are providing information about another person, then we expect you to ensure the other person knows you are doing so and are content with their information being provided to us. You might find it helpful to show them this PN and if they have any concerns to contact us directly. If personal information is submitted about another person (for example spouse/partner), then by signing this form, you confirm that they have agreed to providing their information for the information to be used and shared as set out in this PN.

How your information will be used

Reference to “your information” and “your Personal Data” shall mean Personal Data and or / Special Categories of Personal Data (such as medical data), that is disclosed to us, for which an identifiable individual (Data Subject) is the focus.

The information provided to us may be used:

- To provide any requested product or service and to deal with any enquiries and requests we may receive;
- In relation to the performance of a contract with you or to take steps to enter into a contract with you;
- To underwrite and administer a Canada Life product. This may include an automated underwriting process taking into account the Special Categories of Personal Data provided;
- To prevent, detect or investigate financial crime;
- To better understand our customer and improve customer engagement. This may include research, statistical analysis, profiling and customer analytics which allow us to make certain predictions and assumptions about your interests, and make correlations about our customers to improve our products;
- For the purposes of complying with applicable legal and regulatory obligations;
- To perform a task carried out in the public interest or in the exercise of official authority vested in Canada Life, your data controller.

Some of the information we collect as part of an application for a policy may be provided to us by a third party. This may include information we and our subsidiaries already hold about you and your dependant, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

14. Privacy Notice (continued)

There may be a scenario where your information could be processed outside of the European Economic Area (EEA). In this situation we confirm that only the minimum amount of data will be processed, and appropriate security measures in accordance with the Data Protection legislation will be applied.

Legal basis for processing

Where processing of data is necessary for entering into a contract with Canada Life or for the performance of a contract which you (the data subject) are aware of the legal processing of Personal Data, this is based on Article 6.1(b) of the General Data Protection Regulation (GDPR).

Sharing Personal Data

Where necessary and only for the purposes mentioned above, information (including medical data) may be shared with:

- Other companies within The Canada Life Group (UK) Limited and any future owners of our business and/or affiliates;
- Service providers, such as reinsurers, third party administrators, professional advisors, tracing agencies and/or research companies;
- Doctors or any relevant medical professional;
- With credit agencies (for the purpose of identification verification);
- Agencies and third parties for the purposes of preventing, detecting or investigating financial crime;
- Regulators or such authority if required to do so by law or by any court order or if we have consent to do so; and/or
- Mortgage funding providers.

Canada Life will disclose details of this application and any resulting offer of advance to our solicitor, Eversheds Sutherland, in connection with the work they do on our behalf in relation to your loan or your property. Eversheds Sutherland will also act as Controller of your data. The fair processing notice for Eversheds Sutherland is available at www.eversheds-sutherland.com.

Personal information collected via professional advisers including quotation requests and application forms will be shared within the Canada Life group of companies to provide professional advisers with product information which may be relevant for their client's needs and requirements.

Individual rights under GDPR

GDPR provides individuals (Data Subjects) with various rights including the right to be told what Personal Data is held by Canada Life and the right to request that any inaccuracies in respect of their Personal Data are corrected. Details of all individual rights are shown below:

1. The right to be informed – you have the right to be informed how your Personal Data will be used. For example this may be set out in a company's privacy notice.
2. The right of access – you have the right to access your Personal Data and supplementary information. For example you may wish to access your data to become aware of and verify the lawfulness of the processing.
3. The right to rectification – you have the right to have your Personal Data rectified. For example if you feel it is inaccurate or incomplete.
4. The right to erasure – you have the right in specific circumstances to request the deletion or removal of Personal Data where there is no compelling reason for its continued processing. For example, your Personal Data was unlawfully processed.
5. The right to restrict processing – you have the right to restrict the processing of your Personal Data in certain circumstances. For example you wish to contest the accuracy of your Personal Data.
6. The right to data portability – you have the right to obtain and reuse your Personal Data for your own purposes. For example you may wish to move, copy or transfer Personal Data from one information technology environment to another in a safe and secure manner.
7. The right to object – you have the right to object to your Personal Data being used for processing based on legitimate interests or for a task in the public interest. For example you no longer want your Personal Data used for direct marketing.
8. Rights in relation to automated decision making and profiling – you have the right to challenge decisions that are made using an automated approach including profiling. For example you may want to request human intervention where you do not agree with an automated decision.

Detailed information relating to your individual rights can be obtained via the Information Commissioner's Office – see 'further information' section for contact details.

14. Privacy Notice (continued)

Retention of data

The data provided will not be used for any longer than is necessary and in accordance with FCA record keeping guidelines. Personal Data and Special Categories of Personal data will be:

- Deleted, or anonymised, after 2 years if the data used is for a product quotation that does not complete
- Retained on file for 7 years after a mortgage has been redeemed

Notification of Changes to our Privacy Notice

We reserve the right to amend or modify the PN at any time and in response to any changes in applicable Data Protection and privacy legislation.

If we decide to change our PN, we will post these changes on our website so that you are aware of the information we collect and how we use it at all times.

If at any point we decide to use or disclose information we have collected, in a manner different from that stated at the time it was collected, we will notify you.

Further Information

Should there be any queries regarding Personal Data or individuals rights under Data Protection legislation, please contact our Data Protection Officer in writing at:

Canada Life Home Finance
110 Cannon Street
London
EC4N 6EU

You also have the right to talk to the Information Commissioner's Office whose main role is to uphold information rights in the public interest.

Website: <https://ico.org.uk/for-the-public/>

Email: casework@ico.org.uk

Phone: 0303 123 1113

Address: Information Commissioner's Office,
Wycliffe House, Water Lane, Wilmslow,
Cheshire, SK9 5AF

15. Declaration

Declaration on application – To be signed by (both) applicant(s)

By signing this application you are agreeing to us processing the information you have provided, as described in the Privacy Notice in Section 14 of this form.

You agree and declare that:

1. This mortgage will be administered as a loan in accordance with the terms of a lifetime mortgage or Buy-to-Let mortgage scheme. You have been advised to notify and consult with any other person(s) who may have an interest in the property offered as security for this mortgage.
2. Neither Canada Life nor its valuer gives you any warranty as to the condition or value of the property and it is for you to satisfy yourself as to the value and condition of the property. The inspection of the property will be for Canada Life's purposes only.
3. You agree to keep the property fully insured until the loan is repaid.
4. You are at least 55 years of age.
5. You apply for the loan to be made on the security of the property according to the Terms and Conditions applicable to the mortgage and have provided a cheque for the Application Fee (if applicable) and the Valuation Fee. This fee is non-refundable if a loan is not made to you. You have chosen whether you would like any completion fee payable to be added to the loan or paid at completion.
6. You accept that one of the terms of applying for a loan is that Canada Life need not give any reason for declining the application.
7. You accept that if you proceed with this application you will be entering into a legal agreement with Canada Life and that you will abide by the Terms and Conditions of the mortgage.
8. You understand that Canada Life may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to Canada Life to transfer or otherwise dispose of the proposed loan, mortgage or other security for the loan should Canada Life so wish.
9. You understand that Canada Life may disclose information and documents relating to you, the property, the loan and the conduct of the loan account to any transferee or potential transferee.
10. You understand that Canada Life may undertake a credit search with a credit reference agency and that the search may be recorded by the credit reference agency and subsequently used by other lenders.
11. By signing this application form you will be agreeing that any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.
12. By signing this application form you authorise Canada Life, and any agent acting on our behalf including our legal advisers, to send documents and communicate information relating to your mortgage by ordinary email or text and acknowledge that these are not secure methods of communication.
13. You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.
14. If there are any other material facts that could reasonably be construed as likely to influence Canada Life's decision about this mortgage application, but have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Section 11.

15. Declaration (Continued)

Before you sign

Please check your illustration and your answers in each section to ensure that you have provided all the information required and that you are satisfied with the content.

By signing this application form, you are confirming that:

1. You have checked the illustration and are satisfied with the content.
2. You have read Section 4 of the illustration and are satisfied with how the fees associated with this mortgage are paid.
3. You have read Section 4 of the illustration and are satisfied with the monthly interest payment amount and term selected (if applicable).
4. You have checked each section of this application and are satisfied with the content.
5. You have provided payment for the correct fees.
6. You have completed a Direct Debit Mandate and confirmed the statements in Section 10 of this application form (if applicable).
7. You have provided details of your passport number and driving licence number in Section 13 of this application form.
8. For Buy-to-Let applications, you have enclosed a completed Property Portfolio Schedule and a copy of the Assured Shorthold Tenancy agreement in place.

Please do not enclose copies of any illustrations issued to you. You must retain these for future reference.

15. Declaration (Continued)

*** Signature(s) of Applicant(s)**

	First applicant (Not for Power of Attorney cases)	Second applicant (Not for Power of Attorney cases)
Signed	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Date	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

If an enduring/lasting Power of Attorney is in place

First Attorney / Deputyship / Guardianship

Name	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Acting as attorney for (Client Name)	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Signed	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Date	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

Second Attorney / Deputyship / Guardianship

Name	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Acting as attorney for (Client Name)	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Signed	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Date	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>

15. Declaration (Continued)

* To be signed by the intermediary

I confirm that, to the best of my knowledge, this application meets with Canada Life's current lending criteria and that the information provided is correct.

If a grey box has been ticked, I confirm that I have contacted Canada Life's underwriting and provided further information.

I confirm that I have passed an appropriate examination in Equity Release as prescribed by the Financial Conduct Authority and that I have recommended this product.

Name	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>		

Supervised cases

I confirm that I have passed an appropriate examination in Equity Release as prescribed by the Financial Conduct Authority and that I have supervised this recommendation.

Name	<input type="text"/>	Date	<input type="text"/>
Signature	<input type="text"/>		
Relationship to intermediary	<input type="text"/>		

Property portfolio schedule

If you are applying for a Buy-to-Let product we need you to complete a Property Portfolio Schedule, even if you only own one Buy-to-Let property. You can complete this version or submit your own, as long as it contains the information requested below.

If you have more than 5 properties, please download an extended Property Portfolio Schedule from our website www.canadalife.co.uk.

Property Number	Property Address	Purchase Date	Estimated Value	Lender	Current Mortgage Balance	Current Mortgage Payment	Monthly Rental (gross per calendar month)
1							
2							
3							
4							
5							

Please fill in the whole form using a ball point pen and send it with your Application Form to:

Canada Life
110 Cannon Street
London
EC4N 6EU

Instruction to your bank or building society to pay by Direct Debit

Name(s) of Account Holder(s)

--

Service user number

4	2	4	7	3	2
---	---	---	---	---	---

Bank/Building Society account number

--	--	--	--	--	--	--	--

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch Sort Code

--	--	--

Instruction to your Bank or Building Society

Please pay Canada Life Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Canada Life and, if so, details will be passed electronically to my Bank/Building Society.

Name and full postal address of your bank or building society

To: The Manager	Bank/Building Society						
Address							
Postcode	<table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 16.6%; height: 22px;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> <td style="width: 16.6%;"></td> </tr> </table>						

Signature(s)

--

Date

--

30-014 10/18



**Banks and Building Societies may not accept Direct Debit Instructions for some types of account.
 This guarantee should be detached and retained by the Payer.**

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Canada Life will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Canada Life to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Canada Life or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Canada Life asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

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