

# Decision in Principle



All parts of this form relevant to your customer must be completed to reduce delays and provide an accurate decision

## Intermediary details

Intermediary name	Company name
Intermediary full postal address	Intermediary FSA number
	Telephone number
Post code	Fax number
Broker code	Intermediary code

## Data Protection & Eligibility

Do you have the applicant(s) verbal or signed authority in passing this Information to us?  Yes  No

Have you obtained the customer(s) consent to perform a search in accordance with the data protection notification clause?  Yes  No

Are the applicant(s) current UK tax payers?  Yes  No

### Applicant 1

### Applicant details

### Applicant 2

Title	Full name (inc. middle name)	Title	Full name (inc. middle name)
Previous names (maiden/other)		Previous names (maiden/other)	
Date of Birth		Date of Birth	
Nationality <input type="checkbox"/> UK <input type="checkbox"/> EU <input type="checkbox"/> Non EU with permanent rights to reside <input type="checkbox"/> Non EU with no permanent rights to reside		Nationality <input type="checkbox"/> UK <input type="checkbox"/> EU <input type="checkbox"/> Non EU with permanent rights to reside <input type="checkbox"/> Non EU with no permanent rights to reside	
Marital Status <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Single <input type="checkbox"/> Common Law <input type="checkbox"/> Divorced/Annulled <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		Marital Status <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Single <input type="checkbox"/> Common Law <input type="checkbox"/> Divorced/Annulled <input type="checkbox"/> Widowed <input type="checkbox"/> Separated	

### Applicant 1

### Address & Tenure

### Applicant 2

Current address	Current address
Post code	Post code
Date moved to this address / /	Date moved to this address / /
Property Tenure <input type="checkbox"/> Owner <input type="checkbox"/> Tenant/Rental <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Owner-unencumbered	Property Tenure <input type="checkbox"/> Owner <input type="checkbox"/> Tenant/Rental <input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Owner-unencumbered

### Address History

Address

From / / To / /

Property Tenure  Owner  Tenant/Rental  Living with Friends/Relatives  Owner-unencumbered

Address

From / / To / /

Property Tenure  Owner  Tenant/Rental  Living with Friends/Relatives  Owner-unencumbered

Address

From / / To / /

Property Tenure  Owner  Tenant/Rental  Living with Friends/Relatives  Owner-unencumbered

Have you been in receipt of housing benefits in last 12m?  Yes  No

Please ensure address history covers 3 years and that both **the property tenure** and **date moved to this address** are provided for each additional address

### Address History

Address

From / / To / /

Property Tenure  Owner  Tenant/Rental  Living with Friends/Relatives  Owner-unencumbered

Address

From / / To / /

Property Tenure  Owner  Tenant/Rental  Living with Friends/Relatives  Owner-unencumbered

Address

From / / To / /

Property Tenure  Owner  Tenant/Rental  Living with Friends/Relatives  Owner-unencumbered

Have you been in receipt of housing benefits in last 12m?  Yes  No

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## Applicant 1

## Employment details

## Applicant 2

## Primary Employment

Employed  Self-employed  Retired  Not employed

## Employed

Permanent  Temp/Contract

Currently on probation?  Yes  No

How long in current role? [ ] (years) [ ] (months)

How long in continuous employment? [ ] (years) [ ] (months)

Gross annual income £

Overtime/Bonus £

## Self Employed

Start Date / /

Gross annual income £

## Primary Employment

Employed  Self-employed  Retired  Not employed

## Employed

Permanent  Temp/Contract

Currently on probation?  Yes  No

How long in current role? [ ] (years) [ ] (months)

How long in continuous employment? [ ] (years) [ ] (months)

Gross annual income £

Overtime/Bonus £

## Self Employed

Start Date / /

Gross annual income £

If both applicants income is from self-employment, is the employment derived from the same business?  Yes  No

## Secondary Employment

Does applicant have a secondary form of employment?  Yes  No

If Yes please refer to the relevant Employed/Self Employed questions and provide full details on an additional sheet

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If Yes please refer to the relevant Employed/Self Employed questions and provide full details on an additional sheet

## Other Sources of Income (£ per annum)

Property rental	£	Working family tax credit	£
Maintenance	£	Child tax credit	£
State pension	£	Mobility allowance	£
Private pension	£	Carer's allowance	£
Disability living allowance	£		
		<b>Total income</b>	<b>£</b>

## Other Sources of Income (£ per annum)

Property rental	£	Working family tax credit	£
Maintenance	£	Child tax credit	£
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Private pension	£	Carer's allowance	£
Disability living allowance	£		
		<b>Total income</b>	<b>£</b>

## Loan details

Property Location  England ( London & SE  Outside London & SE)  Wales  Scotland  Northern Ireland

Purpose of Loan  Purchase ( purchase from family member)  
 Remortgage Remortgage only – Current Outstanding Balance £

Loan Type  Standard  RTB  Shared ownership - tick here to confirm 100% ownership on completion

Gross loan amount £ Loan term Purchase price (if purchase application) £ Market Valuation £

Repayment Basis  Repayment  Interest Only (Monthly cost of repayment vehicle £ )

Do you have a specific plan in mind? If so please advise

Purchase only – Source of deposit  Gift from Relative £  Savings £  Builder's Deposit £  
 Borrowing from 3rd party £  Sale of Property £  Vendor Deposit £  Unknown source £

Have the applicants held a residential mortgage with GE Money Home Lending (igroup/First National) in the last 12 months?

No  1st Charge  2nd Charge  1st & 2nd Charge Please provide the reference number:

## Credit History

Are you aware of any mortgage or rent arrears? If yes please give details including if currently up-to-date

## Mortgage, secured loan &amp; rent payment history

Applicant name(s) type & balance	Up to date?	1 Last month	2	3	4	5	6	7	8	9	10	11	12 months ago	13-24
1st Charge														
2nd Charge														
Other														

Please indicate payment history as follows:

✓ Payment made this month ✗ Payment not made this month

Please ensure you answer 'Yes' or 'No' as appropriate in the 'Up to date?' column for all items.

Are you aware of any of the following?  CCG's  Bankruptcies  IVA's  Repossessions  Default  Debt Management

If yes, please give details (amount, date registered and if satisfied) use Additional Information space over page

Are you aware of any credit commitments? If yes please state over page

Applicant 1 full name

**Credit Commitments - PLEASE COMPLETE IN FULL OTHERWISE DECISION GIVEN MAY NOT BE VALID**

App 1/App 2	Credit Type	Lender	Monthly Payment	Balance	Being Cleared (please tick)	Settlement Figure
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£
			£	£	<input type="checkbox"/>	£

**Additional Information**

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**i** By ticking the box overleaf, you confirm that you are authorised to act for the applicant(s) in this mortgage enquiry and confirm that the applicant(s) have consented to GE Money Home Lending:

- a) carrying out searches at the credit reference agencies to verify any information and to assess the enquiry and understand that:
  - i) information held about them at the Credit Reference Agencies may be linked with the applicants financial partner(s)
  - ii) information given about another applicant is accurate and that all applicants have consented to any other applicant disclosing their personal data for the purposes set out therein
  - iii) information about joint applicants will be linked at the Credit Reference Agencies
- b) verifying any information the applicants have provided. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering
- c) taking up references
- d) recording any information they provide for the purposes of processing the applicant(s) enquiry

**What the applicants need to know**

Please ensure you read out or explain the following statement to the applicants: Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any associated records.

**If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to:**

- a) disclose information about your joint application and anyone referred to by you; and
- b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies

**Please Note:**

We may use a "credit scoring" or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and/or the interest rate and other charges on your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you.

If you are made aware that a Notice of Correction and/or Notice of Dispute has been filed with a credit reference agency by or in relation to an applicant, please notify us immediately. In order to comply with the Data Protection Act, all such applications must be manually reviewed.

**Any decision in principle given, will be subject to igroup standard valuation restrictions. For details of these restrictions please refer to the igroup Product and Rate guide.**

Intermediary Signature

Date / /

**Number of pages being submitted (including this one)**

Further details explaining how the information held by fraud prevention agencies may be used can be obtained by telephoning GE Money Home Lending on 0845 607 6551 or writing to GEMHL Marketing, Freepost EU137, Harrow, HA1 1BR

Our Affordability Calculator and KFI can be found at:  
[www.igroup.co.uk/izone](http://www.igroup.co.uk/izone)

To contact the DIP Helpdesk please call 0845 610 6550 or email [IGROUPDIP@GE.COM](mailto:IGROUPDIP@GE.COM)

GE Money Home lending is authorised and regulated by the Financial Services Authority

