

Lifetime Mortgage Application form



For Aviva to Aviva rebrokes only

Please email your completed application form to **nbapps@aviva.com**.

If you're unable to email this application form to us, please send the completed form and any other documents to:

Aviva Equity Release UK Limited

PO Box 520

Norwich

NR1 3WG

Please make sure you have read the information in our **Guide to properties we will consider**, before filling in this application form. If you have been in contact with Aviva pre-application regarding property suitability, please include copies of all correspondence with this application form.

If you are completing this application for an Aviva to Aviva rebroke application please confirm the existing lifetime mortgage account number in the box below:

Existing Lifetime Mortgage Account Number:

1 Personal details

	First borrower	Second borrower
Title Mr/Mrs/Miss/Ms	<input type="text"/>	<input type="text"/>

Full legal name as shown on your property deeds

First name(s)	<input type="text"/>	<input type="text"/>
Middle name(s)	<input type="text"/>	<input type="text"/>
Last name	<input type="text"/>	<input type="text"/>

Is there a Power of Attorney acting on behalf of the borrower? Yes No

Yes No

Nationality
If the borrower has dual nationality, please include both nationalities.

Current marital status

- Single
- Married
- Cohabiting
- Widowed
- Divorced
- Civil partnership
- Separated (Please complete the separation status question below)

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- Married
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- Widowed
- Divorced
- Civil partnership
- Separated (Please complete the separation status question below)

Separation status (Only to be completed where the borrower's marital status is separated)

Is the other person living in any part of the property? Yes No

Yes No

Is the other person's name still on the property title? Yes No

Yes No

Is there a formal separation agreement in place? Yes No

Yes No

1 Personal details continued

Date of birth

D	D	M	M	Y	Y	Y	Y
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D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Home telephone number

 (including STD code)

Mobile telephone number

Email address

For joint applications, please provide an email address for each borrower if available. Where an email address has been provided, we will correspond with the borrower(s) via email.

First borrower:

Second borrower:

Current address

Postcode

How long has the borrower(s) been living at this address?

Years Months

Will the lifetime mortgage be secured on the current address?

Yes No

Estimated valuation

£

2 Loan details

Purpose of Loan for Initial Loan

The purpose of loan amounts listed here must total the initial loan amount requested. If the total reason for loan amounts do not match the initial loan amount requested there will be a delay in processing the application.

	Amount

Purpose of Loan for Cash Reserve

If a cash reserve facility is available, please confirm the purpose of loan for future withdrawals, the amounts and how often the borrower(s) may wish to withdraw from their cash reserve. It is important for us to ensure that any future release of money is appropriate and the future release of money is in line with how the lifetime mortgage was sold.

	Amount	Frequency

3 Property details

Is the property an ex-local authority (NIHE in Northern Ireland)/housing association property?

 Yes No

Tenure of property:

 Freehold Leasehold Commonhold

Please tick one box only

 Feuhold (*Scotland only*)

If leasehold:

How many years are left on the lease?

 years

How much are the service charge fees per year?

 £

How much are the ground rent fees per year?

 £

If the property is a flat then these additional questions will need to be completed:

Type of flat (eg garden flat)

Which floor is the flat situated on?

How many storeys are there in the block?

Is there a lift in the block?

 Yes No

4 Property Condition, Use & Ownership

Property condition:

Has spray foam insulation treatment been applied to the underside of the roof?

 Yes No

N.B. Spray Foam insulation is not acceptable to Aviva, therefore if this application is submitted to Aviva, it will be declined. Spray foam insulation is a mix of chemicals that expand into a foam when sprayed underneath the roof, where it sets into an insulating layer.

Property use:

Does the property have garden/land extending to more than 5 acres?

 Yes No

Is any part of the property or land on which the mortgage is to be secured used for any commercial activity?

 Yes No

(Examples of this include use of any part of the property or land to operate a small-scale business (e.g. hair/beauty room, professional services, healthcare services, any other online trading business), allowing any part of the property to be used as a B&B, or allowing a self-contained part of the property to be used as a holiday let(s), any agricultural use, etc. This is a non-exhaustive list.)

If yes, is this commercial activity carried out on more than 50% of the total land and property to be secured?

 Yes No

Does any part of the property comprise an annexe or similar separate living space?

(This means any self-contained element of the property which is capable of being occupied separately from the property)

 Yes No

If yes, does anyone live in this part of the property or is there any proposal to allow anyone to live in this part of the property before the lifetime mortgage completes?

If yes, we will need the borrower(s) to enter into a tenancy agreement with the occupier. We may also need the occupier to sign an Occupant's Deed before the lifetime mortgage completes. As part of this process, the occupier will need to obtain independent legal advice. The occupier will be responsible for ensuring independent legal advice has been obtained and the occupier will need to pay for this.

 Yes No

Property ownership:

Is the property subject to any trust?

(not including a standard tenants in common arrangement where the property is owned jointly but in specified shares. We will usually require trusts to be brought to an end for the loan to proceed as the borrower must own the property outright. Examples of such trusts include; nil-rate band discretionary trusts; life interest trusts; interest in possession trusts. This is not an exhaustive list. If the borrower is unsure the borrower's solicitor should be able to assist.)

 Yes No

Does the property comprise more than one title?

(Official copies of the register and title plan for the land can be obtained from the Land Registry website or a solicitor may be able to help with this).

 Yes No

If no, is the lifetime mortgage to be secured on the whole title?

 Yes No

5 Legal adviser details

Name

Name of firm

Address

Telephone number

Email address

6 Credit History

Has the borrower(s) ever been declared bankrupt or insolvent, had proceedings commenced against them or entered into a voluntary arrangement with creditors?

First borrower

Yes

No

Second borrower

Yes

No

If answered yes, please provide details below including dates

7 Property Purchase

This section must be completed if the lifetime mortgage is to be secured on a property that is being purchased.

Address of the property being purchased

Postcode

Seller's estate agent details

Name

--

Address

Postcode

Telephone number

(including STD code)

Who should we contact in order to arrange a valuation of the property?

Name

--

Telephone number

(including STD code)

Provisional completion date
(if one is available)

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Purchase price

£

Occupation of property

Will anyone else be living in the property?

Yes No

If yes, please give these details for each person:

Title

--

--

First name(s)

--

--

Middle name(s)

--

--

Last name

--

--

Relationship

--

--

Date of birth

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

D		D		M		M		Y		Y		Y		Y
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8 Privacy Notice

Aviva Equity Release UK Limited is the main company responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our retirement and investments products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases. Where you are a member of an occupational or workplace pension scheme, or if you join a savings product through your employer, we may obtain information from, and share information with, the employer who set up your pension or savings product, the trustees of the pension and any third parties who are providing services to you or them.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at aviva.co.uk/privacypolicy or requesting a copy by writing to us at: The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR. If you are providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better (e.g. what kind of content or products would be of most interest) and to predict the likelihood of certain events arising (e.g. to assess risk or the likelihood of fraud).

We may sometimes make decisions using automated decision making. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the 'Automated Decision Making' section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at contactus@aviva.com or by writing to us at: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD. More information about this can be found in the 'Marketing' section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including service providers and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the 'Data Rights' section of our full privacy policy or by contacting us at dataprt@aviva.com

The Aviva group and its agents would like to contact you from time to time to provide you with updates and offers for Aviva's products and services tailored to you by direct marketing, by post, phone, email or text.

Tell us if you do not want to hear from us

How we keep you informed

You can tell us below if you would prefer not to hear about Aviva products, services, and promotions. You can always tell us if you change your mind.

- Post
- Email
- Telephone
- SMS/Text

9 Financial Crime

To verify your identity and prevent financial crime, your information may be used by any company within the Aviva group. It may also be shared with third parties who provide services to us, and any other organisations, where required to by law and regulation.

We may record any searches carried out. These, and any suspicion of financial crime, may be used to help other companies with verification and identification. The search isn't a credit check and your credit rating shouldn't be affected.

The lifetime mortgage should not be used to raise cash for the short term. If the borrower(s) can think of a time when they may want to repay the lifetime mortgage (other than on death or long term care), alternative types of finance should be considered. If the borrower(s) decides to repay the lifetime mortgage early, they may have to pay a substantial early repayment charge.

10 Borrower Declaration

The following statements must be read to the borrower (or both borrowers if this is a joint application) and the borrower (or both borrowers if this is a joint application) must indicate their clear verbal agreement.

- You confirm that all of the information you have provided as part of your application for a lifetime mortgage, detailing your loan details and medical conditions (if applicable) is truthful, accurate and complete. You understand that this information will be used by Aviva to assess your eligibility for a Lifetime Mortgage and to determine the terms it is prepared to offer you. If any of the information you have provided is not truthful, accurate and complete, then this could result in cancellation of your lifetime mortgage application, or withdrawal of, or amendment to any offer of a lifetime mortgage made to you.
- You understand that you will be responsible for all valuation fees, regardless of whether Aviva approves your lifetime mortgage application or whether your application proceeds to completion.
- You understand that the valuation report is prepared solely for Aviva and has been based on a limited inspection undertaken to allow Aviva to assess the property as a suitable loan security. No warranty as to the condition of the property is given or implied within the valuation report or from Aviva's decision to lend.
- You have read the full Privacy Notice within this application form and understand how your personal data will be used
- Your financial adviser has explained what the maximum early repayment charge may be and how this charge is calculated and if applicable; circumstances when the cash reserve may be decreased or cancelled.
- You understand that the lifetime mortgage is not designed to be repaid early and you accept that you are making a lifetime commitment
- The lifetime mortgage is subject to the terms and conditions which apply at the time Aviva make the lifetime mortgage offer.
- Aviva will provide terms and conditions with all lifetime mortgage offers. If you would like to see the terms and conditions before offer stage, your financial adviser can provide these.

We strongly recommend that the borrower (s) discusses their plans to take out a lifetime mortgage with their family before they complete an application.

The borrower(s) has discussed/intends to discuss their plans with family/beneficiaries

The borrower(s) do not want to discuss their plans with family/beneficiaries

There are no beneficiaries to the estate.

11 Intermediary adviser's declaration

- I have charged a total fee of £ or % of loan amount for the advice given.

The fee will be taken upon completion of the lifetime mortgage and is non-refundable

The fee will be taken at the time of application and is fully refundable

The fee will be taken at the time of application and is partially refundable

The fee will be taken at the time of application and is non-refundable

- The borrower does/does not have to take out home buildings insurance I have recommended.

- Are you submitting this application through a network? If yes, name of network:

- Are you a member of a mortgage club? If yes, name of mortgage club:

I certify that:

- I have given advice on this lifetime mortgage in accordance with MCOB
- I have passed an appropriate approved examining board's specialist examination in lifetime mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised the equity release advice and recommendation
- I have completed the Confirmation of Verification of Identity (CVI) forms as part of this application and I am satisfied that the borrower(s) is a permanent resident in the United Kingdom.
- I have provided the borrower(s) with the Privacy Notice statement and Financial Crime statement in advance of collecting their personal data for this application.
- I have read the borrower declaration to the borrower(s) who have agreed to the statements contained therein and to Aviva processing this application.

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Print full name

Adviser's details

Company name

FCA registration no:

Address

Telephone number

Please tell us who to contact with any updates or questions we might have about this application, if different to adviser.

Contact name

Contact telephone number

Contact email address

Medical consent and declaration

If you are applying for an enhanced lifetime mortgage, please complete the medical consent and declaration below.

Consent to obtain a medical report

To consider your application, we may obtain a report from your doctor. We need your consent to do this and by signing the declaration at the end of the form you are giving us your consent. In the report, we'll ask your doctor to provide information about your medical history (including relevant illnesses, medical consultations, referrals, tests and treatments), and about your current health (including any care, medication or treatment you are currently receiving, and the results of any awaited referrals or tests). We'll only ask for, and take into account, the information we need for the purposes of your application, and we'll put in place appropriate technical and organisational measures to make sure the information is stored securely and isn't kept for longer than is necessary.

Under the **Access to Medical Reports Act 1988**, you have certain rights:

- If you do not wish to see the report, your doctor will return it to us immediately on completion. You can still ask to view the report at any time within 6 months of it being issued. You should contact your doctor directly and your doctor may charge a fee for this.
- If you wish to see the report, you have 21 days to make the necessary arrangements with your doctor to view it before it is returned to us. If you do not view the report within those 21 days, your doctor can send it back to us. Please note that asking to see the report is likely to result in a delay to your application.
- If you have viewed the report within the 21 day period it will not be returned to us without your agreement.
- If you disagree with the contents of the report or think it is misleading, you may ask for it to be amended. If your doctor refuses, you may add your own written comments.
- Your doctor may withhold all or part of the report from you if, in his or her opinion, it would be detrimental to your health or would reveal information about somebody else or reveal the identity of a third party.
- You can change your mind about providing consent for the report at anytime before it is sent to us. If you do, however, we may be unable to proceed with your application (although you can still apply to other companies for a lifetime mortgage).

Consent to use health information

How we use your information

To assess the terms of your application for a lifetime mortgage, Aviva and its agents may need to collect and use health information about you. We need to use this health information to make decisions about whether we can provide a lifetime mortgage to you and on what terms. This may also be done by way of automated decision making.

You have various rights in relation to your personal data including accessing your data, and in some limited circumstances objecting to processing or having your data erased. To find out more about your rights and how we collect and use your personal information, please read the Privacy Notice section within this application form.

You can view our full Privacy Policy at www.aviva.co.uk/privacypolicy, or request a copy by contacting Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

First Borrower

Do you consent to Aviva processing your health information in this way? Yes No

Second Borrower

Do you consent to Aviva processing your health information in this way? Yes No

Declaration

- I consent to the processing of my personal and medical information by Aviva and third parties providing services to it for the purposes of assessing my eligibility for this enhanced lifetime mortgage.
- I have read the Privacy Notice within this application form and understand how my personal data will be used.
- I have read my rights as outlined above under the Access to Medical Reports Act 1988 and I consent to the provision of a report to Aviva, regarding my physical and mental health, in connection with this application.
- I consent to Aviva releasing medical information about me to the company that provides the funding for this lifetime mortgage.
- I consent to Aviva sharing medical information about me with my financial adviser.

	First borrower	Second borrower
I wish to see any report before it is returned to Aviva	<input type="checkbox"/>	<input type="checkbox"/>
I do not wish to see any report before it is returned to Aviva	<input type="checkbox"/>	<input type="checkbox"/>

	First borrower	Second borrower
Doctor's name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Telephone number	<input type="text"/>	<input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>

	First borrower	Second borrower
Name (BLOCK CAPITALS)	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="D D M M Y Y Y Y"/>	<input type="text" value="D D M M Y Y Y Y"/>

Confirmation of Verification of Identity (CVI)

Private individual

Introduction by a UK-Regulated Firm

1 Details of individual (see explanatory notes below)

Full name of customer

Current address

<i>Postcode</i>

Previous address

if applicant has changed address in last three months

<i>Postcode</i>

Date of birth

D	D	M	M	Y	Y	Y	Y
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2 Confirmation

I/we confirm that

(a) the information in section 1 above was obtained by me/us in relation to the customer;

(b) the evidence I/we have obtained to verify the identity of the customer:

[tick only one]

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG;

or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

3 Details of introducing firm (or sole trader)

Full name of regulated firm
(or sole trader)

FCA reference number

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

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or

exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

3 Details of introducing firm (or sole trader)

Full name of regulated firm
(or sole trader)

FCA reference number

| Retirement | Investments | Insurance | Health |

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[aviva.co.uk](https://www.aviva.co.uk)

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