

Virgin Money plc

Mortgage application

Welcome to Virgin Money plc.

Thank you for choosing a mortgage with us.

In this application form, references to 'we', 'us' and 'our' are references to Virgin Money plc and includes our successors and assigns.

The first thing we would like to know is your intended completion date (date of entry if in Scotland) if this is a house purchase loan:

Thank you

We aim to make it as easy as possible for you to apply for your mortgage, so please read the following notes before you start. If you have any questions, our staff will be pleased to help you. Our Intermediary Support Unit telephone number is 0345 6001516*

Important customer information:

- If you provide all the information we ask for it will speed up the application process - only when this form and your valuation/administration fees have been received by us, can we process your application
- You may not have to answer all the sections in this form depending on your requirements or circumstances - we will be happy to advise you about this
- Please use block capitals and black ink and initial any alterations you need to make
- For joint mortgage applications you will need to complete both columns where necessary
- If you need extra space you may use Part 14: Additional Information
- If you are a Guarantor and not a borrower, you will need to complete Parts 1-5, and sign Part 15
- If there are more than two applicants and/or Guarantors, you will need to complete an extra mortgage application form
- If you are applying for a Buy to Let mortgage, you will need to complete a different application form - please refer to us or your Adviser
- Intermediaries/Advisers, please make sure that you complete the Intermediary/Adviser section at the beginning of this form

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses incurred by us.

Alternative format

If you require this in an alternative format such as Braille, large print, audio or require interpreter services, please call our Disability Awareness Team on **0191 279 5300**. Lines are open 9am to 5pm business days and are charged at your service provider's prevailing rate. Alternatively, our text phone number is **0191 279 8505** or you can contact us at **disability.awareness@virginmoney.com**. These contact details should not be used for general enquiries relating to your account.

If you have a complaint, please let us know as soon as possible so that we can look into it for you. You can write to the Customer Relations Team, Virgin Money plc, Gosforth, Newcastle upon Tyne NE3 4PL or email customerrelations@virginmoney.com. If we aren't able to put things right to your satisfaction, you have the right to refer your complaint to the Financial Ombudsman Service for independent adjudication. If you'd like a copy of our Internal Complaint Procedures leaflet, this is available on request.

*Telephone number is for Intermediary use only and lines are open Monday to Friday 8.30am-6pm. Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

Mortgage application summary (to give us a quick overview of your requirements)

- a Please give your Key Facts Illustration number if you have one that relates to this application
- b Have you already been given a Decision In Principle?
If Yes: please also give the reference number
- c Is this a new purchase or a remortgage?
- d Where is the property you are buying/remortgaging located?
- e Please give full details of the product you are applying for

-													
Yes		No		Ref No.									
New purchase				Remortgage									
England				Wales				Scotland					
Northern Ireland													
Full name (e.g. 2 year Fixed Rate)													
Initial interest rate						%		Product code (if known)					

For Intermediary/Adviser use only

You should be aware that we are unable to process applications from Intermediaries who are not authorised by the Financial Conduct Authority to carry out mortgage business.

The following must be fully completed to help us to comply with our obligations under the Financial Conduct Authority's Mortgage Conduct of Business (MCOB) rules.

Level of service

- a What level of service was provided to the applicant(s) in relation to the mortgage? Tick one box only

If you have chosen Execution Only please state which category/categories

Advice was given and a recommendation made that the applicant(s) apply for the mortgage product indicated (Advised Sale)	
No advice was given and no recommendation made that the applicant(s) apply for the mortgage product indicated (Execution Only)	
High Net Worth	
Mortgage Professional	

Confirmation of identity

Please note, where requested one piece of name ID and one piece of address ID will be required from List A and List B.

- d **Money Laundering:** please confirm how you verified the applicant(s) identity

- e **Details of verification:** please confirm what documentation you have seen to confirm the identification of the applicant(s)

First applicant				Second applicant			
Face-to-face		Non face-to-face		Face-to-face		Non face-to-face	

List A - Government issued documents	Applicant one	Applicant two
Valid passport.		
Valid driving licence (full or provisional photocard as long as the photo and licence are valid).		
National Identity card (if customer is a non-UK national).		
Valid firearms certificate or shotgun licence.		
HM Revenue and Custom letter (coding confirmation/assessment letter/tax credit) quoting the customer's national insurance number.		
Local Authority Housing Benefit letter addressed to the customer confirming the benefits at time of issue.		
State or Local Authority Educational grant letter addressed to the customer.		
Department for Work and Pensions letter confirming the customer's benefits or pension entitlement at time of issue.		
Customer's full old-style driving licence issued before 1998.		
Customer's current Northern Ireland Electoral card.		
Customer's Immigration Status Document (ISD)/Biometric Residence Permit (BRP).		

List B - Other documents	Applicant one	Applicant two
Current utility bills (excluding those printed from the internet) eg gas, water, electric, home phone bill but not a mobile phone bill).		
Current bank/building society statement issued to the customers home address and not via the internet (not from Virgin Money).		
Local Authority Council Tax demand letter or statement.		
Credit Card statement or mortgage statement issued to the customer's home address and not via the internet (not from Virgin Money).		

(continued)

Fees

- f What fee are you charging your client(s) for arranging this mortgage?
- g When is this due to be paid, or when was it paid?
- h Please tell us how much of these fees would be refunded to your client(s) following completion of this mortgage, and also state the circumstances under which this would happen
- i How much of any procurement fee that you expect to receive do you intend to pass on to your client?

£
/ /
£
£

Before signing this Declaration, please check the following parts have been fully completed:

- Part 8 (If the Property to be mortgaged is a new purchase) OR Part 9 (if your property is being remortgaged.)
- Part 12 (Solicitor's details [where applicable])

Intermediary/Adviser Declaration

I confirm that in submitting this application, I have read and agree to the terms & conditions of your Intermediary Agreement (a copy of this has either been sent to you, can be provided on appointment or can be accessed in the 'Intermediary Useful Downloads' area of our website: virginmoney.com).

Confirmation of identity: I confirm that I have verified the identity of the applicant(s) named in Part 1 of this form.

Confirmation of affordability: I have also discussed the mortgage payments with the applicant(s) and confirm that the applicant(s) can afford these payments. I confirm that I have discussed the plan for the repayment of any interest only element of the loan with the applicant(s).

I understand that an Offer of Loan cannot be issued without this completed section.

Signature		Date		Name	
				Position	
Firm name and address					
Postcode					
Telephone		Fax		Email	
Virgin Money plc Panel 'P' number					
Mortgage Club Reference				Financial Services Register number	
Principal's/Network's Financial Services Register number (for standard mortgages if you are an Appointed Representative)					

Please note:

We reserve the right to seek additional information where we believe the lending risk needs further investigation and to carry out occupation and income reasonability checks on any case at application stage. We will, from time to time, seek retrospective confirmation of income for loan performance monitoring purposes. This is in accordance with regulatory Best Practice guidelines. These checks will involve contacting employers, accountants or HM Revenue & Customs in some instances.

It is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information you may face criminal prosecution and/or civil action for recovery of any losses incurred by us.

		First applicant/Guarantor (delete as applicable)										Second applicant/Guarantor (delete as applicable)									
a	Which accounts do you already have with Virgin Money plc?	Residential Mortgage				Buy to Let Mortgage						Residential Mortgage				Buy to Let Mortgage					
		Current Account				Savings						Current Account				Savings					
b	Please give the account numbers																				

About you (all applicants)

- | First applicant/Guarantor (delete as applicable) | | | | Second applicant/Guarantor (delete as applicable) | | | |
|--|--|-----------|--|---|--|---------|--|
| | | | | | | | |
| | | | | | | | |
| / | | / | | / | | / | |
| Single | | Married | | Divorced | | Single | |
| Widowed | | Separated | | Co-habiting | | Widowed | |
| | | | | | | | |
| Male | | Female | | Male | | Female | |
| | | | | | | | |
| | | | | | | | |
| Yes | | No | | Yes | | No | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| Postcode | | | | Postcode | | | |
| Home | | | | Home | | | |
| Mobile | | | | Mobile | | | |
| Work | | | | Work | | | |
| | | | | | | | |

1 (continued)

12 When did you move to your permanent address?

If less than 3 years ago: please tell us your previous address(es) over the last 3 years, and how long you lived there Give your most recent address first; if you need space for more than one previous address, please use Part 14: Additional Information

First applicant/Guarantor (delete as applicable)				Second applicant/Guarantor (delete as applicable)			
/ /				/ /			
				As First applicant			
Postcode				Postcode			
From:	/	/	To: / /	From:	/	/	To: / /

2 Your present residence

1 At your permanent address, are you: If 'other', please specify

2 Do you have a mortgage on this property?

First applicant/Guarantor (delete as applicable)				Second applicant/Guarantor (delete as applicable)			
Owner occupier		Tenant		Living with family/friends		Owner occupier	
Other				Other			
Yes		No		Yes		No	

Questions 3 to 7 are only applicable if you have ticked 'owner occupier' in question 1 above and you have a mortgage on that property

3 Outstanding balance on mortgage

4 What is the current value of the property?

5 Do you intend to sell the property on which this mortgage is secured and repay all of this mortgage before, or at the time of, completing on the new property?

If No: how will the property be used?

6 Mortgage account number

7 Name of mortgage lender

First applicant/Guarantor (delete as applicable)	Second applicant/Guarantor (delete as applicable)
£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
£ <input style="width: 90%;" type="text"/>	£ <input style="width: 90%;" type="text"/>
<div style="display: flex; justify-content: space-between;"> Yes <input style="width: 40px;" type="text"/> No <input style="width: 40px;" type="text"/> </div>	<div style="display: flex; justify-content: space-between;"> Yes <input style="width: 40px;" type="text"/> No <input style="width: 40px;" type="text"/> </div>

3 Your financial outgoings and credit history

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.

Your current monthly outgoings (all applicants)

Please tell us about all your main monthly outgoings including residential mortgages, Buy to Let mortgages, bank loans, current credit/store cards and hire purchase agreements that need regular payments. We'll use this information to assess whether you can reasonably afford the mortgage payment.

	Financial Commitment 1	Financial Commitment 2	Financial Commitment 3	Financial Commitment 4	Financial Commitment 5
1 Lender's name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 Type of commitment	<input type="text" value="Credit card"/> <input type="text"/>	<input type="text" value="Credit card"/> <input type="text"/>	<input type="text" value="Credit card"/> <input type="text"/>	<input type="text" value="Credit card"/> <input type="text"/>	<input type="text" value="Credit card"/> <input type="text"/>
	<input type="text" value="Unsecured"/> <input type="text"/>	<input type="text" value="Unsecured"/> <input type="text"/>	<input type="text" value="Unsecured"/> <input type="text"/>	<input type="text" value="Unsecured"/> <input type="text"/>	<input type="text" value="Unsecured"/> <input type="text"/>
	<input type="text" value="Secured"/> <input type="text"/>	<input type="text" value="Secured"/> <input type="text"/>	<input type="text" value="Secured"/> <input type="text"/>	<input type="text" value="Secured"/> <input type="text"/>	<input type="text" value="Secured"/> <input type="text"/>
	<input type="text" value="Mortgage"/> <input type="text"/>	<input type="text" value="Mortgage"/> <input type="text"/>	<input type="text" value="Mortgage"/> <input type="text"/>	<input type="text" value="Mortgage"/> <input type="text"/>	<input type="text" value="Mortgage"/> <input type="text"/>
Please tick if this is a self supporting Buy to Let Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 Borrower(s)	<input type="text" value="First applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="First applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="First applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="First applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="First applicant/"/> <input type="text" value="Guarantor"/>
	<input type="text" value="Second applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="Second applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="Second applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="Second applicant/"/> <input type="text" value="Guarantor"/>	<input type="text" value="Second applicant/"/> <input type="text" value="Guarantor"/>
	<input type="text" value="Other"/> <input type="text"/>	<input type="text" value="Other"/> <input type="text"/>	<input type="text" value="Other"/> <input type="text"/>	<input type="text" value="Other"/> <input type="text"/>	<input type="text" value="Other"/> <input type="text"/>
4 Reference/account number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5 Outstanding balance	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
6 Regular monthly payment	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm	£ <input type="text"/> pm
7 Date balance(s) due to be repaid (if applicable)	<input type="text" value="/"/> <input type="text" value="/"/> <input type="text"/>	<input type="text" value="/"/> <input type="text" value="/"/> <input type="text"/>	<input type="text" value="/"/> <input type="text" value="/"/> <input type="text"/>	<input type="text" value="/"/> <input type="text" value="/"/> <input type="text"/>	<input type="text" value="/"/> <input type="text" value="/"/> <input type="text"/>
8 Is the loan secured against your current home?	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>
9 Assuming that this mortgage is approved, will the balance of the loan/credit have been repaid by then, or be repaid by this mortgage?	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>
10 Have you made an application for any credit commitments other than those that have been declared, where you are still waiting for a response?	<input type="text" value="Yes"/> <input type="text"/> <input type="text" value="No"/> <input type="text"/>				
If Yes: please give details	<div><div></div></div>				

Your other main monthly outgoings (all applicants)

We will use this information to assess whether you can reasonably afford the new loan payment.

- 11 Monthly regular household & communications expenditure
- 12 Monthly regular housekeeping expenditure
- 13 Monthly regular childcare/education expenditure
- 14 Monthly regular car & travel expenditure
- 15 Monthly regular insurance & investments expenditure
- 16 Total regular monthly household expenditure** (totals of questions 11-15)
- 17 Monthly maintenance/CSA payments
- 18 Are you aware of any future changes to your expenditure which may impact on your ability to repay the mortgage?
If Yes: please give details

£ pcm

£ pcm

£ pcm

£ pcm

£ pcm

£ pcm

£ pcm

Yes No

Your credit history (all applicants)

- 19 Have you ever had a County Court Judgment or any other Court Order for non-payment of a debt made against you?
If Yes: please give the date(s), the amount(s) involved and tell us whether the judgment/order was satisfied

First applicant/Guarantor (delete as applicable)

Yes No

Second applicant/Guarantor (delete as applicable)

Yes No

- 20 Have you or your spouse (or Guarantor if applicable) ever incurred mortgage, rent or loan (including credit card) arrears, been refused a mortgage or credit, been declared bankrupt, entered into any arrangements with creditors, or been party to a mortgage where the property has been taken into possession on either a voluntary or enforced basis?
If Yes: please give details including dates, lender(s) and the circumstances of the default or loan refusal

Yes No

Yes No

4 Your occupation and income details (only applicable to employees [including company Directors/Partners])

Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.

If you hold 20% or more of the shares in the company that you work for, you must also complete Part 5.

Your employment details (all applicants)

1 What is your employment status?

If you are a Director or Partner, please tell us what percentage shareholding you have

If Retired, please now go straight to Part 4: Question 16

First applicant/Guarantor (delete as applicable)

Employed	<input type="checkbox"/>	Self employed	<input type="checkbox"/>	Retired	<input type="checkbox"/>
Director/ Partner	<input type="checkbox"/>	with a shareholding of		<input type="text"/>	%

Second applicant/Guarantor (delete as applicable)

Employed	<input type="checkbox"/>	Self employed	<input type="checkbox"/>	Retired	<input type="checkbox"/>
Director/ Partner	<input type="checkbox"/>	with a shareholding of		<input type="text"/>	%

2 What is your occupation?

<input type="text"/>	<input type="text"/>
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3 Employer's name and address

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
Postcode	Postcode

4 Nature of employer's business

<input type="text"/>	<input type="text"/>
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5 Employer's telephone number

including STD code

<input type="text"/>	<input type="text"/>
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6 Is this employment permanent?

If No: please tell us the date that the employment period will end

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>			

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>			

7 If your employment is on a contract basis, will your contract be renewed?

If No: please give details

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/>			

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/>			

8 If your employment is not permanent, is it on a probationary basis?

If Yes: please give details

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/>			

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="text"/>			

9 Is the work:

Full time	<input type="checkbox"/>	Part time	<input type="checkbox"/>
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Full time	<input type="checkbox"/>	Part time	<input type="checkbox"/>
-----------	--------------------------	-----------	--------------------------

10 When did you start working at this company?

<input type="text"/> / <input type="text"/> / <input type="text"/>
--

<input type="text"/> / <input type="text"/> / <input type="text"/>
--

11 What is your works/payroll/employee staff number?

<input type="text"/>	<input type="text"/>
----------------------	----------------------

12 National Insurance number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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13 What is your gross annual salary? (before tax)

£	<input type="text"/>	pa
---	----------------------	----

£	<input type="text"/>	pa
---	----------------------	----

14 How much regular gross overtime do you get per year? (before tax)

£	<input type="text"/>	pa
---	----------------------	----

£	<input type="text"/>	pa
---	----------------------	----

15 How much regular gross bonus and commission do you get per year? (before tax)

£	<input type="text"/>	pa
---	----------------------	----

£	<input type="text"/>	pa
---	----------------------	----

- 16 If you receive any other regular income, please give the **gross** amount you receive **per year** and the source of the income e.g. from a second job, pension, property, investment income

- 17 What is your anticipated retirement age (if applicable)?
If this will be before the end of the mortgage term: please provide evidence of pension arrangements which must be registered with HM Revenue & Customs

- 18 Are you aware of any future changes to your income which may impact on your ability to repay the mortgage?

If Yes: please give details

First applicant/Guarantor (delete as applicable)

£ pa

£ pa

years

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Second applicant/Guarantor (delete as applicable)

£ pa

£ pa

years

If you hold 20% or more of the shares in the company that you work for, please now also complete Part 5

5 Your self-employed income details (only applicable to self-employed and Directors with a shareholding of 20% or more)

Please note that the business must:

Have been in operation for at least 2 years with 2 years' accounts available

Have been profitable in each of the last 2 years

Be solvent - the capital account must not be in deficit/the assets must outweigh the liabilities in each of the last 2 years

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If you hold 20% or more of the shares in the company that you work for, you must also have completed Part 4.

- 1 Company name, address and contact details

- 2 Nature of business

- 3 On what basis do you trade?

If Limited company: please give details

First applicant/Guarantor (delete as applicable)

Postcode
Telephone

Second applicant/Guarantor (delete as applicable)

Postcode
Telephone

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Sub-contracted		Sole trading		Partnership	
Limited company					

Sub-contracted		Sole trading		Partnership	
Limited company					

Limited company registration number
VAT registration number
Financial year end date / /

Limited company registration number
VAT registration number
Financial year end date / /

4 Date business started

First applicant/Guarantor (delete as applicable)

 / /

Second applicant/Guarantor (delete as applicable)

 / /

5 National Insurance number

6 Your Tax details which can be found on any of your correspondence from HM Revenue & Customs

Tax office name	
Tax reference number	

Tax office name	
Tax reference number	

7 What is your share of the company's net taxable profit for the last three tax/trading years? Please also enter which tax year each amount refers to

£ <input type="text"/> pa	Year ending:	<input type="text"/> 2 0
£ <input type="text"/> pa	Year ending:	<input type="text"/> 2 0
£ <input type="text"/> pa	Year ending:	<input type="text"/> 2 0

£ <input type="text"/> pa	Year ending:	<input type="text"/> 2 0
£ <input type="text"/> pa	Year ending:	<input type="text"/> 2 0
£ <input type="text"/> pa	Year ending:	<input type="text"/> 2 0

8 If you receive a salary in addition to your share of the net taxable profit, how much do you get:

a) gross per year? (before tax)

 £ pa

 £ pa

b) net per month? (after tax)

 £ pm

 £ pm

9 If you receive any other regular income, please give the gross amount you receive per year and the source of the income e.g. from a second job, pension, property, investment income

 £ pa

 £ pa

 £ pa

 £ pa

10 Company Accountant's name, address and contact details. If the accountant does not hold suitable qualifications, HM Revenue & Customs evidence will be requested

Postcode	
Telephone	

Postcode	
Telephone	

11 What is your anticipated retirement age?

 years

 years

If this will be before the end of the mortgage term: please provide evidence of pension arrangements which must be registered with HM Revenue & Customs

12 Are you aware of any future changes to your income which may impact on your ability to repay the mortgage?

Yes	<input type="text"/>	No	<input type="text"/>
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If Yes: please give details

6 Mortgage loan details

Your mortgage loan requirements (all applicants)

If we have already sent you a mortgage Key Facts Illustration, please check that the details you give below match those detailed in that illustration.

- 1 Please give the full name of the product you require
e.g. 1 year Fixed Rate
- 2 Initial interest rate as shown on your Key Facts Illustration: Section 4
- 3 If a product fee is payable you have the option to pay this at point of application or add it to the mortgage. How do you want to pay this?
If the fee is added to the mortgage you will incur interest charges on this fee at the prevailing interest rate until it has been paid.
The fee will be refunded if the mortgage does not complete.
- 4 Total amount of mortgage loan required on this property
- 5 Mortgage term/repayment period in years
- 6 Will this property be the primary residence for all applicants?
- 7 Have you applied in the last six months to any other lender for a mortgage on this or any other property?
If Yes: please give details

<input type="text"/>	
<input type="text"/>	%
Pay separately (due at point of application)	<input type="text"/>
Add to Mortgage	<input type="text"/>
<input type="text"/>	
£	<input type="text"/>
<input type="text"/>	years
Yes <input type="checkbox"/>	No <input type="checkbox"/>
Yes <input type="checkbox"/>	No <input type="checkbox"/>
Lender <input type="text"/>	
Outcome <input type="text"/>	

7 Your repayment details

Please note interest only is only available up to a maximum of 70% loan to value.

- 1 Which repayment method have you chosen? Tick one only

If part repayment/part interest only: please tell us how this is to be apportioned

All repayment (capital & interest)	<input type="checkbox"/>	All interest only	<input type="checkbox"/>
Part repayment/part interest only	<input type="checkbox"/>		
Repayment	£ <input type="text"/>	Interest only	£ <input type="text"/>

Question 2 is only applicable if your mortgage is to be arranged on an interest only or part interest only basis

Please note: if your new mortgage is arranged on an interest only or part interest only basis, the monthly payments during the mortgage term, due to us on the interest only portion of the mortgage, will generally cover interest only and will not repay any part of the loan amount. It is your responsibility to make sure that you put in place, maintain and regularly monitor an appropriate repayment vehicle(s), which is expected to provide a lump sum sufficient to repay the loan amount (including all the capital still owing on the interest only portion) at the end of the mortgage term. You will need to provide us with documentary evidence of the repayment vehicles. Periodically, we will ask you to provide us with information on the performance of your repayment strategy.

At the end of the term the loan amount (including all the capital still owing on the interest only portion) will remain owing to us, and should any product intended to repay the loan amount not perform as you currently expect it to, you will then have to find an alternative means of repaying the shortfall. We suggest that you take advice from a Financial Adviser regarding this important aspect of your commitment to the new mortgage application.

Whilst it is not a condition of this loan that you take out life cover, we recommend that any such policy is in force when this loan starts (or on exchange of contracts where you are buying a property) and that you maintain it for so long as you consider it is needed.

You will be responsible for ensuring that any contractual documentation (life policies or contract notes etc) is kept in a safe place.

7 (continued)

- 2 Please give details of the repayment vehicle(s) you are using to repay the interest only or part interest only element of your new mortgage.

Permitted types are: Sale of mortgaged property - **ONLY** where this is not your main residence, sale of another property, a managed investment plan, pension, managed share portfolio or endowment policy. All of the above (with the exception of sale of property) must have been in place for at least 12 months.

Where the repayment vehicle is the sale of other property, it must be owned by the applicant(s), be UK based and the following information supplied in the box to the right for each property: current value, total value of loans secured against it and equity remaining.

	Vehicle 1	Vehicle 2 (if applicable)	Vehicle 3 (if applicable)
	First applicant	First applicant	First applicant
	Second applicant	Second applicant	Second applicant
Type of repayment vehicle			
Name of Provider/ address of the other property			
Policy Number/Reference			
Current Value of Vehicle			
Declared Maturity Amount			
Monthly Contribution			
Start Date			
Maturity Date - this will be the maturity date of the vehicle or end of the Mortgage term if vehicle is a managed share portfolio or the date is unknown			

Please note, if details are not complete, we will ask you again for the information, which may lead to a delay in the production of the Offer of Loan. We will take into account the payments you must make to maintain these products in assessing whether you can afford this mortgage and you must provide us with the information requested.

You will need to provide us with documentary evidence of the repayment vehicles. Periodically, we will ask you to provide us with information on the performance of your repayment strategy.

8 If the property to be mortgaged is a new purchase

- 1 Property purchase price (net of any discounts and incentives)
- 2 Deposit amount
- 3 What is the source of the deposit?
e.g. own personal savings, inheritance, sale of present home, gift
- 4 If you are intending to borrow more than the amount needed to buy the property, please tell us how much and why e.g. for home improvement
- 5 Are you a first time buyer?
- 6 Is it a former or current Local Authority, Northern Ireland Housing Executive, Ministry of Defence or Housing Association property?
If Yes and it is 'current': what is the Right to Buy valuation?

£	
£	
£	
Reason	
Yes	No
No	Yes (former)
Yes (current)	
£	

9 If your property is being remortgaged (changing lender without moving house)

- 1 Original purchase price (net of any discounts and incentives)
- 2 Date of purchase
- 3 Date existing mortgage loan started
- 4 Estimated current property value
- 5 Outstanding balance on the existing mortgage
- 6 Please give details about the existing mortgage
- 7 If there are any other loans secured on this property, please tell us how much the loan(s) is/are and give details. If you have more than one loan, please give the same details in Part 14: Additional Information
- 8 If you are intending to borrow more than the amount required to repay the existing mortgage, please tell us the amount of additional funds and the purpose for which you need them. If these additional funds are being used for home improvement, please specify what work is to be done. Virgin Money reserves the right to seek additional documentation e.g. plans, estimates and planning consent
- 9 If you are intending to borrow any additional funds, please indicate whether they are to be used for any of the following purposes: business purposes, share purchase, currency speculation, time share purchase, ASU premiums or tax bills. Tick one box only.
If additional funds **are** intended to be used for one of these purposes, please refer to us or your Adviser

£	
/ /	
/ /	
£	
£	
Date started / /	
Repayment type	
Purpose of loan	
£	Date started / /
Repayment type	
Purpose of loan	
£	
Purpose of additional funds	
Additional funds are not intended to be used for any of these purposes	
Additional funds are intended to be used for one of these purposes	

10 About the property

- 1 Type of property. If 'other', please specify
- 2 Description of the property
- 3 Number of garages (if any)
- 4 If the property has allocated parking, is it off-site or on-site?
- 5 Is the property next to or above retail/business premises?
If Yes, we may not be able to proceed with your application - please give details and refer to us or your Adviser

House		Flat/maisonette		Bungalow	
Other					
Detached		Semi-detached		Terraced	
Part of block					
Off-site		On-site			
Yes		No			
Position of premises in relation to your property					
Type/use of premises					

Property details (all property types)**6 What is the tenure of the property?**

If leasehold: please give details

7 Please give details of the accommodation

Please note that ensembles without a bath, and shower rooms, don't count as bathrooms. Outbuildings are buildings like detached workshops, stables and barns

8 Construction type of the walls

If 'other', we may not be able to proceed with your application - please give details and refer to us or your Adviser

9 What is the roof made of? If 'other' please specify**10 What type of roof does the property have? If 'other' please specify****11 Full address of the property****12 When was the property built? If you don't know the exact year, please give the approximate year that it was built****13 Is the property wholly for your own or your dependants' private residential purposes?**

If No: please give details

14 Will this property be your main residence?**15 Will at least 40% of the property be used for residential use?**

If No: please indicate what percentage of the property will be used for residential use and tell us for what other purpose the property is used e.g. let to tenants, let to family, part business/part private

Leasehold		Freehold		Absolute Ownership	
Remaining term		Ground rent per year	£	Service charge per year	£
Number of living rooms		Number of bedrooms		Number of kitchens	
Number of bathrooms		Number of separate toilets		Number of outbuildings	
Other (please specify)					
Stone		Brick		Timberframe	
Other					
Slate or tile		Other			
Flat		Pitched			
Other					
Postcode					
Yes		No			
Yes		No			
Yes		No			

Questions 16 to 19 are only applicable to flats and maisonettes**16 If the flat/maisonette is in a block, please give details****17 Is the property:**

If the property is a studio, we may not be able to proceed with your application - please refer to us or your Adviser

18 Does the property have a lift?**19 Does the property have deck access (if applicable)? Access to the flat is via a communal external open deck/balcony**

If Yes, we may not be able to proceed with your application - please refer to us or your Adviser

Number of flats in block		Number of storeys in block		On what floor is the flat	
Converted		Purpose built		Studio	
Maisonette					
Yes		No			
Yes		No			

Questions 20 to 22 are only applicable if the property is a new build or under 10 years old

20 Please give the name of the builders who built, or are building, the property

21 Are these builders registered with any of the following schemes: NHBC, Zurich Newbuild, Premier Guarantee, LABC New Home Warranty, Building LifePlans, Build-zone and Castle 10?

If No: please give details of the chartered architects or chartered surveyor who supervised, or are supervising, the build

22 If this is a new build property, are you getting any discounts or incentives as part of the package?

If Yes: please give details

Builders' name			
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Architect/surveyor			
Address			
Postcode			
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

11 About the valuation

We will need to obtain a valuation of the property to be mortgaged, which will be carried out by a valuer instructed by us. Our Mortgage Valuation Report is a limited report intended for our valuation purposes only. We recommend that you have a more detailed 'HomeBuyer Report' or 'Building Survey' report undertaken for your own purposes. For full details of the different types of valuation and survey, please refer to us or your Adviser.

- **Mortgage Valuation report**

This is a limited report and is not a survey of the property.

It is prepared solely for our purposes and as such should not be relied on by you as a report on the property's condition.

- **HomeBuyer Report**

This is a more detailed report on the general state of repair and condition of the property, produced in a format approved by the RICS. It is produced on your behalf by a chartered surveyor to identify significant defects, repairs and features which affect the property.

If you choose this option, we may be able to arrange for it to be carried out at the same time as the Mortgage Valuation report.

(Please note that a direct contractual relationship exists between yourself and the valuer with this type of survey. You will need to confirm that you accept the standard Conditions of Engagement by signing an acceptance form and returning it to the independent firm of valuers).

- **Building Survey**

This is a highly detailed survey report giving a comprehensive review of the property's condition.

Although we may be able to arrange for it to be carried out at the same time as the Mortgage Valuation report, your contract will be directly with the valuer for the Building Survey and you will need to pay them for this.

(Please note that a direct contractual relationship exists between yourself and the valuer with this type of survey. You will need to confirm that you accept the standard Conditions of Engagement by signing an acceptance form and returning it to the independent firm of valuers.)

11 (continued)

- 1 If you have not yet had a valuation, what type of report do you require for your purposes? Please note, if a selection is not made, a Mortgage Valuation report will be carried out on the property
- 2 If this is a Scottish purchase and a valuation has already been carried out on the property, what was the cost of the valuation and what type of valuation report did you have?
- 3 Please tell us the name, address and telephone number of either:
 - a) the person who the valuer can contact to arrange a viewing of the property if a valuation hasn't been carried out yet Please also indicate who the contact is (e.g. estate agent, vendor); or
 - b) for Scottish purchases, the person who carried out the valuation, if it has already been done
- 4 Please give details of the estate agent/selling agent if different from the contact given in question 3

Mortgage Valuation report		HomeBuyer Report		Building Survey	
---------------------------	--	------------------	--	-----------------	--

Valuation cost	£				
Mortgage Valuation report		HomeBuyer Report		Building Survey	

Postcode
Telephone
Who is the contact

Postcode
Telephone

12 Your solicitor/licensed conveyancer details

- 1 If you haven't already done so, do you want us to appoint a solicitor on your behalf?
If No: please give the name and address of the firm and contact details for your solicitor/licensed conveyancer

You hereby authorise your conveyancer and your broker to send their entire file relating to this transaction (not just the loan) to us at our request.

Yes		No	
-----	--	----	--

Postcode
Name of solicitor dealing with your case
Telephone
Fax

13 Buildings and Contents Insurance

Buildings and Contents Insurance (all applicants)

It is a condition of your mortgage that your property is adequately insured. We can arrange this for you with Capita Insurance Services. Please indicate whether you require a quotation, or whether you have already arranged cover for yourself. Please note, where you have not made insurance arrangements, we reserve the right to contact you and provide a quotation.

If you have made alternative insurance arrangements, please give the name and address of the insurance company and the amount of buildings cover. If you have not yet chosen an insurance company, please indicate how much cover you will be applying for and forward the company details to us as soon as insurance has been arranged.

Please note, we reserve the right to refuse any insurance proposal that you have arranged if we do not consider it satisfactory.

I would like you to provide a quotation:

Yes		No	
-----	--	----	--

I have made alternative arrangements:

Yes		No	
-----	--	----	--

Postcode
Amount of cover £

14 Additional Information

Use this section if you need more space to answer any questions

First applicant/Guarantor (delete as applicable)			Second applicant/Guarantor (delete as applicable)		
Part no.	Question no.	Further details	Part no.	Question no.	Further details

14 (continued)

Use this section if you need more space to answer any questions

First applicant/Guarantor (delete as applicable)			Second applicant/Guarantor (delete as applicable)		
Part no.	Question no.	Further details	Part no.	Question no.	Further details

15 Declaration

Before signing the applicant(s) Declaration on the next page:

- Please ensure that you have read the important customer information at the beginning of this form
- Please check your answers in each section to ensure you have given us all the information we need to process your application. The checklist at the end of this form will help you with this
- The information you give will form the basis of your contract with us. If there are any other material facts that could reasonably be construed as likely to influence our decision about this loan application, but which have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Part 14: Additional Information: ☐
- We give no assurance that by the making of an advance, the price agreed to be paid for the property is reasonable

You agree and declare that:

- 1 A Mortgage Valuation Report will be arranged by us. You understand that this report is intended solely for the purpose of us in considering this application for a loan, and is not intended to be a detailed inspection of the property.
- 2 Neither we nor our valuer warrants that the condition of the property or the price paid is reasonable, and that it is for you to satisfy yourself as to the value and condition of the property. If you require, we can introduce you to firms of chartered surveyors you can instruct to carry out a more detailed Homebuyer's Survey and Valuation, or a Building Survey.
- 3 You certify that where the loan is paid by one applicant, then that payment should be treated as made for, and on behalf of, all applicants.
- 4 You agree to keep the property fully insured until the loan is fully repaid.
- 5 You are over 18 years of age.
- 6 You apply for a loan to be made on the security of the property. The applicable application and valuation fees are set out in your Key Facts Illustration and you have either enclosed a cheque for this amount or agree that we may debit your debit/credit card with this amount.
- 7 You accept that one of the terms of applying for a loan is that we need not give any reason for declining the application.
- 8 You will not let the property without our prior written consent.
- 9 You understand that where either a payment holiday or refund of overpayments is requested by one applicant, then it will be treated as made for, and with the agreement of, all applicants. If we become aware of a dispute between borrowers, then we reserve the right to suspend the payment holiday or refund of overpayments facility, until we are satisfied that the dispute has been resolved.
- 10 You understand that where the mortgage is in joint names, the authority of only one of you is necessary to request a payment holiday or refund of overpayments.
- 11 You understand that we will be the sole arbiter about the method used to send refunds of overpayments.
- 12 You authorise Virgin Money plc or any solicitor/licensed conveyancer appointed by us to obtain account information (including repayment figures) from your lender.
- 13 You understand that we 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 us to transfer, or otherwise dispose of, the proposed loan, mortgage and other security for the loan should we so wish.
- 14 You understand that we may disclose information and documents relating to you, the property, the mortgage and the conduct of the mortgage account to any transferee or potential transferee.
- 15 Regulated Mortgage Contracts: The Financial Conduct Authority (FCA) regulate most new mortgage contracts entered into in the UK. Mortgages where less than 40% of the land used as security is used as or in connection with a residential dwelling are not classed as Regulated Mortgage Contracts.
 - **Applications via mortgage intermediaries** - where you have asked an intermediary for advice and a recommendation about a mortgage product, the intermediary is responsible to you for any advice they give or any recommendation they make. You should notify the intermediary of any material changes that may be made to the application in order that they can provide you with a revised Key Facts Illustration.
- 16 **Guarantors:** If you are completing this form in your capacity as Guarantor(s), you are reminded that you may have to pay us any amount which the borrower(s) owes us instead of, or as well as, the borrower(s). This amount may be greater than the original sum advanced although an unlimited guarantee will not be taken. For further information about your obligations as Guarantor(s), you should also refer to the Guarantors Confirmation declaration form which you have been/will be asked to sign. You are advised to obtain independent legal advice regarding this transaction so that you fully understand the commitment that you are undertaking and the potential consequences of it.

Using your personal information

The personal information you supply to us as well as information we already hold, may be used in a number of ways, for example,

- To assess and process this and future applications;
- To verify your identity;
- To prevent fraud and money laundering;
- To manage your account(s);
- For management of arrears and debt collection;
- For audit purposes, research and statistical analysis; and
- To identify other products and services which might be suitable for you (with your consent).

- (a) We may share your information with, and obtain information about you from the Council of Mortgage Lenders Possession Register, credit reference agencies and fraud prevention agencies as outlined above. This may include details of any previous or subsequent names.
- (b) If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering. For further details as to how your information held by fraud prevention agencies may be used please see below.
- (c) We may seek appropriate references we consider necessary in respect of this application. You will meet the costs for this.

- (d) In addition to the above we will not ordinarily disclose information to other organisations except to help prevent fraud and money laundering, where we are required by law, permitted under the Data Protection Act or in order to process your application. Where we pass on information, it will be looked after with the same level of care.
- (e) In order for us to offer you the best levels of service, we would like to provide you with information from time to time about products and services by post, fax, telephone, email or other electronic means. This may include other firm's products although we will not disclose your information to them. Please tick here if you do not wish to receive this information. ☐

You declare that you are entitled to disclose information about all applicants and/or anyone else referred to by you and authorise us to search, link and/or record information at credit reference agencies about you and anyone else referred to by you.

For further information on how your information may be used by credit reference agencies, fraud prevention agencies, and ourselves, visit our website www.virginmoney.com or contact The Data Protection Officer, Virgin Money plc, Freepost NT45, PO Box 2, Newcastle upon Tyne NE3 4BR.

You can obtain a copy of the information we hold about you (for a fee) by writing to the above address. You also have a right to have any inaccuracies deleted or corrected.

Signature(s) and applicant(s)/Guarantor(s) Declaration

Before you sign, please check your answers throughout this form to ensure that you have provided all the information we need.

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

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.

It is an offence to knowingly give false, inaccurate or misleading information when applying for a mortgage. If you give such information you may face criminal prosecution and/or civil action for recovery of any losses incurred by us.

First applicant/Guarantor (delete as applicable)

Signature	Date
-----------	------

Second applicant/Guarantor (delete as applicable)

--	--

Valuation/Application/Product fees (all applicants)

Your valuation and application fees can be paid by cheque, debit or credit card (we don't accept cash payments), as can your product fee (if not being added to the mortgage). Please note that we cannot process your application until the cheque or debit/credit card details are received by us. If you're paying by cheque, please make it payable to 'Virgin Money plc' and enclose it with your application.

If you're paying by debit/credit card, please do not supply your card details on this mortgage application form. A member of our Mortgage Processing Team will contact you upon receipt of your application form.

We are unable to instruct the Valuation/Homebuyers Report until we have taken your valuation/application fee, so please ensure you have supplied a telephone number where we can contact you between the hours of 9am and 5pm, Monday to Friday.

Please note, we do not accept American Express or Diners Cards.

Direct Debit for your monthly mortgage payments (all applicants)

This Direct Debit instruction must be fully completed, signed and dated before your application can be processed.

If you complete this form, your mortgage payments will be collected from your bank account by Direct Debit and you will not need to set up a Standing Order. Direct Debit payments are collected on the 1st day of each calendar month, except for the first payment which will be collected on the 7th day of the first month after completion of the mortgage.

Please note: if your Solicitor requests your loan money towards the end of the month, your Completion Advice may not reach you prior to collection of your first payment. In this instance please refer to your Offer of Loan (Section 6), which will contain your payment details.

Instruction to your Bank or Building Society to pay Direct Debits:

Virgin Money plc, Registered Office, Jubilee House, Gosforth,
Newcastle upon Tyne NE3 4PL.
Registered in England and Wales: Company No. 6952311



Service User Number

9	3	0	4	1	0
---	---	---	---	---	---

1 Name and full postal address of your Bank or Building Society branch

To: The Manager	Bank or Building Society	
Postcode		

2 Name(s) of account holder(s)

--

3 Reference No. (VM use only)

--

4 Branch sort code

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

5 Bank/Building Society Account No.

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

6 Virgin Money plc Mortgage Account No.

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

7 Instruction to your Bank or Building Society

Please pay Virgin Money plc 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 Virgin Money plc and, if so, details will be passed electronically to my Bank/Building Society.

Signature	Date	Signature	Date
-----------	------	-----------	------

Banks and Building Societies may not accept Direct Debit instructions for some types of account

Virgin Money plc - Registered in England and Wales (Company No.6952311). Registered Office - Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
virginmoney.com

Tear off and keep the Direct Debit Guarantee somewhere safe

The Direct Debit Guarantee - this guarantee should be detached and retained by the Payer

- 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 Virgin Money plc will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Virgin Money plc 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 Virgin Money plc 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 Virgin Money plc 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.

Checklist

To help us process your application more quickly, please check the following as an incomplete form can cause delays. Photocopies can be sent if original documents are unavailable, however, these must be certified. **Please do not enclose copies of any illustrations you have been given** - you should retain these for future reference.

All applicants please check that you have:

- ☐ signed and dated the **Declaration** in Part 15
- ☐ signed and dated the **Direct Debit instruction(s)** in Part 16
- ☐ included your **repayment vehicle documents** if repaying any element of the loan on an Interest Only basis

If you are an employee please check that you have included:

- ☐ 2 out of the last **4 monthly payslips**, and **latest P60** or if paid weekly **4** out of the last **6 weekly payslips**, and **latest P60**

If you are self-employed please check that you have included:

- ☐ **last two years accounts**, or **accountant's certificate**, or last two years **HM Revenue and Customs SA302 forms and corresponding Tax Year Overviews**

If you are retired or are lending into retirement please check that you have included:

- ☐ latest annual pension statement (must be dated in last 12 months), or **2** out of the last **6 months pension slips**, or **2** out of the last **6 months bank statements** showing pension credits, or **latest P60** or **SA302**

Intermediaries ONLY please check that you have:

- ☐ included an **Execution Only Confirmation Form** (where applicable). Please ensure this is completed for all execution only applications and sent together with the following supporting evidence:
 - High Net Worth: Please send us a signed written statement from a suitably qualified professional adviser of the applicant (who is not an associate of the firm or of the applicant) confirming the HNW definition is met and the period for which it is valid.
 - Mortgage Professional: Please send us credible evidence that the applicant(s) meet the definition of a Mortgage Professional.

Thank you for completing this application.

Assuming your application includes all the information we have asked for and is approved, we will contact you to confirm this.

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DON'T WRITE BELOW THIS LINE

