



> Pre-Launch Pilot



Thank you for working with us during our pre launch pilot. We're looking forward to working with you and hope this opportunity adds value.

Quick reminder of what's in it for you:

- Exclusive access to our specialist products
- Time to get to know our team, who'll work through every case with you
- A chance to help us shape our proposition so it really works for you

We want to make it easy for you to do business with us so during the pilot so we'll key all of your applications onto our systems so we can iron out any bugs or gremlins. You'll get a rapid yes or no directly from our team, so you know where you stand and can manage your customer's expectations.

Pilot Application Process



Step 1 – Quick Criteria Check

Use our online Quick Criteria Check to find out if your customer qualifies. If they qualify, you'll see the rates available to their unique situation and have the option to do a full affordability calculation too. If they don't, it's really easy to see why not. Alternatively, just give us a call on 0800 368 1833.



Step 2 – DIP/Apply

If you only need a DIP, complete our pdf application form and sign to confirm you've got your customer's authority to do the credit search. We'll only leave a soft footprint for the initial Decision in Principle.

If you'd like to apply we'll need your customer's signature on the form too.

Save the form and upload to your secure Sharefile folder. We'll send you a tailored list of requirements and a link for you to upload any supporting documents into your secure Sharefile folder. We can also call you if you'd like to talk through the decision outcome, whether it's positive or negative.



Step 3 – Valuation Fee Payments

We'll send you a link so you can pay online or you can send it to the customer so they can make the payment direct.

Thanks for helping us, we're looking forward to helping your customers



BLUESTONE.
MORTGAGES

> Mortgage Application Form



> Section 1

To be completed by the adviser

Adviser Name

Firm Name

Address

Postcode

FCA number

Email

Phone

Network/Mortgage Club/Packager

Please read and sign the following declaration prior to sending this form to us:

"I confirm that I have complied with clauses 4.1.5 and 4.1.6 of Bluestone's Terms of Business for Intermediaries, I have the applicant(s) consent for Bluestone Mortgages to carry out a credit check, and I have explained that the Applicant(s) must sign this form in order to proceed with their application."

Signature

Date

Application details

Loan to value

Rate

Product

Application Type

Repayment Type

Loan Purpose

Regulated Loan? Yes No

Level of Advice

Have you identified any Applicants as Politically Exposed Persons? Yes No

Have you identified any Applicants as being Vulnerable? Yes No

Are there any important deadlines the Applicant(s) is/are working towards?

Fee details

Fee paid by Applicant to Packager

Fee paid by Applicant to Adviser

Arrangement fee

Pay up front?

Yes No

Telegraphic Transfer fee

Pay up front?

Yes No

> Section 2

Personal details

Applicant 1

Title

First Name

Middle Name

Surname

Previous/Maiden Names

Date of Birth

National Insurance No.

Expected Retirement Age

Marital Status

Number of Dependants

Ages of Dependants (If any)

Nationality

Are you currently living in the UK?

Yes No

How long have you lived in the UK?

Do you have permanent right to reside in the UK?

Yes No

Applicant 2

Title

First Name

Middle Name

Surname

Previous/Maiden Names

Date of Birth

National Insurance No.

Relationship to Applicant 1

Expected Retirement Age

Marital Status

Number of Dependants

Ages of Dependants (If any)

Nationality

Are you currently living in the UK?

Yes No

How long have you lived in the UK?

Do you have permanent right to reside in the UK?

Yes No

> Section 2

Personal details

Address

 Postcode

If you've lived at this address for less than 3 years, please provide previous address details below.

Phone

Mobile

Email

Are you

Time at this address

Current Lender/Landlord Name (if applicable)

Address

 Postcode

Account Number

Date Mortgage/Tenancy started

Monthly Payment

Balance Outstanding

Are you repaying the mortgage outstanding on this property? Yes No N/A

How much did you originally borrow to purchase this property?

Do you currently own/part own any other property or are you party to any other mortgage?

Yes No

If yes please complete Additional Buy to Let Property details form

Previous address details

 Postcode

Were you:

Time at this address

Address

 Postcode

If you've lived at this address for less than 3 years, please provide previous address details below.

Phone

Mobile

Email

Are you

Time at this address

Current Lender/Landlord Name (if applicable)

Address

 Postcode

Account Number

Date Mortgage/Tenancy started

Monthly Payment

Balance Outstanding

Are you repaying the mortgage outstanding on this property? Yes No N/A

How much did you originally borrow to purchase this property?

Do you currently own/part own any other property or are you party to any other mortgage?

Yes No

If yes please complete Additional Buy to Let Property details form

Previous address details

 Postcode

Were you:

Time at this address

> Section 3 Applicant 1

Income details

Employment Type

Select

If you're employed:

Job Title

Employer Name

Address

Postcode

Phone

Email

Employment basis

Full Time Part Time

Currently on probation?

Yes No

What type of Business is it?

How long have you worked there?

Permanent position

Yes No

Tax code

Employee or works number

Contact name for employment reference

Do you own any shares in the business?

Yes No

If yes, what percentage of shareholding

Basic salary

Overtime

Bonus

Commission

Other income

Total

Do you think your income will change in the foreseeable future? Yes No

If yes, please provide full details in the additional information section at the end of this form.

If you've worked here for less than 2 years please provide previous employer details

Job Title

Employer Name

Address

Postcode

Phone

Email

What type of business was it?

When were you employed there?

> Section 3 Applicant 1

Income details

If you're a Contractor:

Which industry do you work in?

Select

Contract type

Select

Current contract length

Current contract expiry date

dd/mm/yy

Time contracting

Time in this industry

Day rate

£

Tax code

Who is contract with?

Occupation

Limited company name

Company registration number

Do you think your income will change in the foreseeable future? Yes No

If yes, please provide full details in the additional information section at the end of this form.

If you're Self Employed or a Director:

Self Employment Type

Select

Job Title

What type of Business is it?

Business Name

Address

Postcode

Phone

Email

Time trading

Company registration number

Shareholding

Tax code

%

Your share of profit for last 3 years:

Average share of net profit

£

Year

£

Year

£

Year

Do you think your income will change in the foreseeable future? Yes No

If yes, please provide full details in the additional information section at the end of this form.

> Section 3 Applicant 1

Income details

Do you use an Accountant? Yes No

Accountant Name

Address

Postcode

Phone

Fax

Email

Accountants qualifications

Other Income

Do you get income from anywhere else?

Yes No

If yes please confirm source, amount and frequency

> Section 3 Applicant 2

Income details

Employment Type

Select

If you're employed:

Job Title

Employer Name

Address

Postcode

Phone

Email

Employment basis

Full Time Part Time

Currently on probation?

Yes No

What type of Business is it?

How long have you worked there?

Permanent position

Tax code

Yes No

Employee or works number

Contact name for employment reference

Do you own any shares in the business?

Yes No

If yes, what percentage of shareholding

%

Basic salary

Overtime

Bonus

Commission

Other income

£

£

£

£

£

Total

£

Do you think your income will change in the foreseeable future? Yes No

If yes, please provide full details in the additional information section at the end of this form.

If you've worked here for less than 2 years please provide previous employer details

Job Title

Employer Name

Address

Postcode

Phone

Email

What type of Business was it?

When were you employed there?

dd/mm/yy

> Section 3 Applicant 2

Income details

If you're a Contractor:

Which industry do you work in?

Select

Contract type

Select

Current contract length

Current contract expiry date

dd/mm/yy

Time contracting

Time in this industry

Day rate

£

Tax code

Who is contract with?

Occupation

Limited company name

Company registration number

Do you think your income will change in the foreseeable future? Yes No

If yes, please provide full details in the additional information section at the end of this form.

If you're Self Employed or a Director:

Self Employment Type

Select

Job Title

What type of Business is it?

Business Name

Address

Postcode

Phone

Email

Time trading

Company registration number

Shareholding

Tax code

%

Your share of profit for last 3 years:

Average share of net profit

£

Year

£

Year

£

Year

Do you think your income will change in the foreseeable future? Yes No

If yes, please provide full details in the additional information section at the end of this form.

> Section 3 Applicant 2

Income details

Do you use an Accountant? Yes No

Accountant Name

Address

Postcode

Phone

Fax

Email

Accountants qualifications

Other Income

Do you get income from anywhere else?

Yes No

If yes please confirm source, amount and frequency

> Section 4

Credit History

Applicant 1

Have you ever had a CCJ or Default? Yes No

If yes:

Type	Amount	Date Registered	Date Settled	Still Outstanding?
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No

Have you ever been declared bankrupt or entered into an IVA? Yes No

If yes:

Type Date registered Date discharged Still outstanding? Yes No

Have you ever had a property repossessed? Yes No

Number of mortgage or rent arrears in the last 12 months Number of mortgage or rent arrears in the last 13-24 months

Number of unsecured credit arrears in last 6 months: Number of unsecured credit accounts over £500 currently in arrears:

Please tell us the circumstances to help us understand why you've had payment problems in the additional information section at the end of this form

> Section 4

Credit History

Applicant 2

Have you ever had a CCJ or Default? Yes No

If yes:

Type	Amount	Date Registered	Date Settled	Still Outstanding?
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No
Select	£	dd/mm/yy	dd/mm/yy	<input type="radio"/> Yes <input type="radio"/> No

Have you ever been declared bankrupt or entered into an IVA? Yes No

If yes:

Type Date registered Date discharged Still outstanding? Yes No

Have you ever had a property repossessed? Yes No

Number of mortgage or rent arrears in the last 12 months Number of mortgage or rent arrears in the last 13-24 months

Number of unsecured credit arrears in last 6 months: Number of unsecured credit accounts over £500 currently in arrears:

Please tell us the circumstances to help us understand why you've had payment problems in the additional information section at the end of this form

> Section 5

Monthly Expenditure

Please list any credit or committed expenditure (ignore if less than 6 months remaining)

Lender Name	Balance	Monthly Payment	Secured?	Term Remaining	Type of Credit	To be Repaid
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No
	£	£	<input type="radio"/> Yes <input type="radio"/> No			<input type="radio"/> Yes <input type="radio"/> No

Monthly alimony or maintenance payments

£

Monthly child support payments

£

Monthly school fee payments

£

Ground rent and service charges (if leasehold property)

£

Total committed expenditure (exclude any to be repaid)

£

> Section 5

Monthly Expenditure

Basic Essential Expenditure

Insurances

Mortgage Endowment / Mortgage PPI	£
Building and Contents Insurance	£
Pension and Life Insurance	£
Other Insurances	£

Utilities

Council Tax (Rates in NI)	£
Gas	£
Electricity	£
Water (N/A in Scotland or NI)	£
Other Utilities (coal, oil, calor gas)	£

Other Basic Essential Expenditure

TV Licence	£
Magistrates' or Sheriff Court Fines	£
Childcare Costs	£
Adult Care Costs	£
Telephone	£
Broadband	£
Mobile Phone	£
Housekeeping	£
Food, Drink and Washing	£

Essential Travel (work, school, shopping etc)

Public Transport	£
Car Insurance	£
Vehicle Tax	£
Fuel (Petrol, Diesel, Oil etc)	£
MOT and Car Maintenance	£
Breakdown or Recovery	£
Parking Charges or Tolls	£
Total Basic Essential Expenditure	£

Basic Quality of Living Costs

Cleaning and Toiletries	£
Clothing and Footwear	£
Nappies and Baby Items	£
Newspapers and Magazines	£
Cigarettes, Tobacco and Sweets	£
Alcohol	£
Laundry and Dry Cleaning	£
Pet Food	£
Unexpected/Emergency (e.g Boiler repairs)	£
Holiday Allowance (Holiday cost and spending)	£
Household Goods and Repair	£
Other Housekeeping	£
Going Out and Entertainment	£
Non-Essential Transport (recreational)	£
Total Basic Quality of Living Costs	£

> Section 6

Mortgage details

Loan amount

Term

If Purchase:

Purchase Price

Are you a first time buyer?

Yes No

Is it a private sale?

Yes No

Are you buying as a sitting tenant?

Yes No

Are you buying from a relative or is a deed of gift involved?

Yes No

If yes please provide details in the additional information section at the end of this form

Are you:

If you're a home mover, will your current property be sold or let?

Sold Let

If its being sold, please confirm sale price

If its being let, please confirm anticipated rental figure

Source of deposit:

- Savings
 Gift from relative
 Builder or vendor deposit
 Equity in current property
 Borrowing from third party

Amount

If Remortgage:

Estimated Value

Amount needed to repay existing mortgage

Amount needed to repay second charges or other loans

Amount needed for home improvements

Amount needed to consolidate debts

Amount needed for capital raising

Total

If Buy to Let:

Will the property be let to a close family member?

Yes No

What is the estimated monthly rental?

Purchases only:

Is this property being purchased for business purposes?

Yes No

Remortgages only:

Since you bought or inherited the property, have you or an immediate relative ever lived in the property?

Yes No

> Section 7

Property details

Address of property to be mortgaged

	Postcode

Tenure

If leasehold, how many years left on lease?

If flying, creeping or submerging freehold please confirm % of floor area

Property Type

If flat/maisonette:

Construction type

Total number of floors in block

Which floor is your property on?

How many units in the block?

Is there a lift?

Yes No

Is it ex-local authority?

Yes No

Are there retail/commercial units in the block?

Yes No

If yes, is there a clear floor between the retail unit and the property?

Yes No

Property Style

When was the property built?

If the property is less than 10 years old which new home guarantee does it have?

Number of rooms:

Bedrooms

Reception rooms

Kitchens

Bathrooms

Garages

Other

> Section 7

Property details

Is the property a single dwelling?

Yes No

Is the property designated defective?

Yes No

Is the property near any material environmental hazards?

Yes No

Is the property of unusual construction type?

Yes No

Is any commercial usage more than 20%?

Yes No

Is the property a live/work unit?

Yes No

Is the property a grade 1 listed building or grade A or B (Scotland)?

Yes No

Is the property affected by local planning or by an unsatisfactory mining search?

Yes No

Is the property retirement or sheltered accommodation?

Yes No

Does the property have ongoing structural movement?

Yes No

Does the property have restricted occupancy (including any agricultural restriction)?

Yes No

Please tell us if anyone else over 17 years will live in the property

Full Name

Age

Relationship to applicants

(continue in the additional information section if necessary)

Name of estate agent/contact for access

Address

Postcode

Phone

Vendor Name

Address

Postcode

Phone

Type of Valuation Report required

Select

> **Section 8**

Solicitor details

> **Section 9**

Any additional details

APPLICANT DECLARATION

Bluestone Mortgages Limited ("Bluestone") relies on the completeness, truth and accuracy of any information and supporting documentation (the "Information") provided to your financial adviser (the "Intermediary") in relation to your application (the "Application") for a Mortgage loan (the "Mortgage"). Before signing this document, you must make sure that you have carefully read and understood the declarations and undertakings it contains.

- 1** I declare I have seen the Information relating to my Application that has been submitted to Bluestone by the Intermediary on my behalf, and I confirm that:
 - (a) to the best of my knowledge and belief, the Information is complete, accurate, true and up to date;
 - (b) I am aware that Bluestone relies on the completeness, truth and accuracy of the Information when making the decision whether to offer me the Mortgage.
- 2** I undertake to promptly notify Bluestone of any change in circumstances that, at any time, would directly or indirectly have an adverse effect on my ability to repay the Mortgage, or on the exercise of any of Bluestone's rights under the Mortgage.
- 3** I acknowledge and agree that Bluestone may transfer or assign its benefits, rights and obligations (to the extent possible in law) arising from the Mortgage together with any collateral security provided with it (the "Security") to any person (the "Transferee"), and that it may pass any Information or other detail or document relating to the Property, the Mortgage, the Security and the history and conduct of my account to any Transferee, any person interested in becoming a Transferee (and/or such person's advisers), or any person acquiring Bluestone. I acknowledge that such person may rely upon the completeness, truth and accuracy of such Information, details or documentation. References to "Bluestone" in this Declaration shall include any Transferee and successors in title from time to time.
- 4** I understand that the Intermediary has no authority from Bluestone to make any representation or undertaking on its behalf, and that Bluestone shall not be liable for any representation or undertaking the Intermediary has made. I confirm that the only representations or undertaking made to me on behalf of Bluestone have been given to me directly by Bluestone or its employees.
- 5** I understand that, in accordance with the Bluestone General Mortgage Terms and Conditions 2015 (1st Edition) (the "conditions"), the amount that I pay each month may change or the date that I make my monthly payment may change from time to time, provided that Bluestone gives me prior written notice in accordance with the conditions. On this basis, I agree to waive the standard ten days BACS notice requirement.
- 6** I undertake that, unless otherwise agreed in writing, I will make all payments relating to the Mortgage by Direct Debit.
- 7** I acknowledge and agree that if there is more than one of us applying for the Mortgage, then we agree and understand that:
 - (i) our relevant liabilities and obligations under the mortgage are joint and several for all the applicants and
 - (ii) Bluestone will be entitled to disclose information about any other joint applicant to any of the applicants.
- 8** I acknowledge and agree that Bluestone may, at my cost and at its sole discretion, carry out:
 - (a) an initial valuation of the property on which the Mortgage is to be secured (the "Property"), through certain automated procedures; and/or
 - (b) a subsequent and detailed valuation of the Property, through a qualified valuer ("Valuer"), and I further acknowledge and agree that:
 - the Valuer is not Bluestone's agent;
 - neither Bluestone nor the Valuer (or their employees) are liable for negligence, or on any other basis whatsoever, to me as purchaser of the Property in respect of the value or the state or condition of the Property;
 - Bluestone is not obliged to disclose the contents of the initial valuation referred to in point (a) above;
 - the report produced by the Valuer in relation to the detailed valuation referred to in point (b) above is confidential to Bluestone and will be disclosed to me on the basis that such report is for the benefit of Bluestone only and I am not entitled to rely on any statements, conclusions or opinions expressed therein, and I acknowledge that neither Bluestone nor the Valuer accept any responsibility to me, with respect to the content of the valuation; and
 - Bluestone recommends that I arrange for a more detailed inspection of the Property for my own purposes.
- 9** I declare that I have authorised my solicitor to promptly disclose to Bluestone any information or document they hold which is, or which appears to be, relevant to Bluestone's decision to offer the Mortgage to me. I hereby waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- 10** I understand that, before I enter into the Mortgage, I have a right to know how Bluestone will use my personal information. I have read, understand, and agree to the notice headed "Important – Use of your information" beneath this declaration.
- 11** I understand that Bluestone may also wish to contact me, or share my Information with third parties, for the purpose of conducting confidential market research or sending me details of products or services that Bluestone thinks may be of interest to me. If I wish to be contacted for such purposes, I tick one or more boxes below to indicate the acceptable methods by which Bluestone, or those to whom it shares my Information, can contact me:
 - Post
 - Telephone
 - Text message
 - Email

I understand that I have a right at any time to stop Bluestone from contacting me, or giving my details to others, for these purposes. I can write to Bluestone at First Floor, Melbourne House, 44-46 Aldwych, London, WC2B 4LL if I wish it to stop.

- 12 I acknowledge and agree that any telephone calls and emails to do with my application may be recorded and monitored for information, regulatory and/or training purposes.
- 13 I acknowledge and agree that the valuation fee I have paid with my Application is generally non-refundable. If my Application is declined or does not proceed before any valuer has been instructed, then some or all of the valuation fee I have paid with my Application may be refunded.
- 14 I acknowledge and agree that, should Bluestone wish to liaise or pass documentation to me regarding my Application, it will do so via my Intermediary, and may do so by E-mail.
- 15 I undertake that, before accepting the Mortgage, I will read the relevant Key Facts Illustration (the "KFI").
- 16 I acknowledge and agree that in accordance with the conditions, Bluestone may add to my mortgage account, or deduct from the Mortgage loan to be made available to me, any arrangement fee, acceptance fee, valuation fee or telegraphic transfer fee where applicable or any other fee as may be stated in the Mortgage offer, KFI or tariff of charges.
- 17 I understand that Bluestone may decline to make me a Mortgage offer or enter into a Mortgage loan with me. Guidance as to the circumstances in which Bluestone may withdraw a Mortgage offer are set out in the conditions.

IF THERE IS ANYTHING CONTAINED IN THIS DOCUMENT THAT YOU DO NOT UNDERSTAND OR THAT YOU NEED CLARIFYING, PLEASE SPEAK TO YOUR INTERMEDIARY BEFORE SIGNING THIS DOCUMENT.

I UNDERSTAND THAT MY HOME MAY BE REPOSSESSED IF I DO NOT KEEP UP REPAYMENTS ON MY MORTGAGE.

I make this declaration, and confirm that the above matters are true:

Name of **first** applicant

Signed:

Date:

Name of **second** applicant

Signed:

Date:

IMPORTANT – USE OF YOUR INFORMATION

- To make credit decisions about you, and for money laundering prevention purposes and verification of your identity, Bluestone will make searches about you at credit reference agencies who will supply it with credit information, and other agencies and/or archives of publicly held information such as the Electoral Register and registers of court judgments. Credit reference agencies will record details of the credit search made by Bluestone whether or not your Application is successful and may use credit scoring methods or other automated decision making systems to assess your Application. Each search will be registered on your credit file(s) individually, and a number of searches within a short period may impact on your ability to obtain credit.
- Bluestone may periodically submit information to credit reference agencies and fraud prevention agencies during the term of your Mortgage who in turn provide Bluestone with information which Bluestone may take into consideration when managing your Mortgage account or for analysis and statistical purposes.
- If you do not repay money owed to Bluestone on time and in full, Bluestone may inform credit reference agencies who will record the outstanding debt, and this may impact on your ability to obtain credit. Credit searches and other information which is provided to Bluestone and/or credit reference agencies about you and those with whom you are linked financially may be used by Bluestone and other companies to recover any outstanding debt owed to Bluestone, to update the CML Possession Register and to manage your account.
- In order to prevent or detect fraud, or to assist in verifying your identity, Bluestone may make searches of group records and at fraud prevention agencies who will supply them with information, and Bluestone may pass information to financial and other organisations involved in fraud prevention to protect itself and its customers from theft and fraud. If false or inaccurate information is provided to Bluestone and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.
- Bluestone, members of the Bluestone Group, and other companies may use any information it receives if decisions are made about you (or others at your addresses) on credit or credit related services or motor, household, credit, life or any other insurance facilities, and such information may also be used for tracing and claims assessment; and Bluestone may check the validity of any identification document you provide to prove your identity with the issuing authority of that document.
- If the Application is made in joint names and Bluestone searches the files of a credit reference agency, an "association" will be created with the other person(s) named in the Application. Bluestone or other lenders may take this association into account in future applications for credit or financial services. The association will remain between you until one of you successfully applies for "disassociation" with the credit reference agencies. Information held about you by credit reference agencies may be linked to records relating to other persons. For the purposes of your Application you may be financially linked as your Application will be assessed with reference to any "associated" records.
- Bluestone may make enquiries of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry, HM Revenue and Customs, and the Council of Mortgage Lenders Possessions Register in the processing of your Application and the administration of your account.
- Bluestone may retain and hold the Information and all details and documents about you, including any information provided by any Intermediary, credit reference agency or fraud prevention agency, after your Mortgage is repaid or if your Application does not proceed, where Bluestone has a duty to do, or for so long as is reasonable for legal or operational reasons.
- Bluestone may share information about you and the conduct and operation of your Mortgage account during the term of your mortgage and after your mortgage is repaid (or if your Application does not proceed), where Bluestone has a duty to do so, or (to the extent that is proportionate) for the purpose of its own or a third party's legitimate interests, to Bluestone's regulators, other Bluestone group companies, any company providing insurance services or other products in connection with the Mortgage, with third parties who provide services to us which require the processing of your personal information, any adult occupiers of the property, any intended guarantor, investors, funders or their advisors, potential investors or funders and rating agencies.

PLEASE TELEPHONE US ON 0800 368 1833 IF YOU WANT TO HAVE DETAILS OF THOSE CREDIT REFERENCE AND FRAUD PREVENTION AGENCIES FROM WHOM WE OBTAIN AND TO WHOM WE PASS INFORMATION ABOUT YOU. YOU HAVE A LEGAL RIGHT TO THESE DETAILS. YOU HAVE A RIGHT TO RECEIVE A COPY OF THE INFORMATION WE HOLD ABOUT YOU IF YOU APPLY TO US IN WRITING. A FEE WILL BE PAYABLE.



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