



Application Form Further Advance

This application form can be used to apply for additional borrowing on a Canada Life mortgage.

- Please complete this form in black ink using **BLOCK CAPITALS**.
- To help us process your application quickly please ensure that the correct information is provided.
- You will note the mandatory questions are indicated with an asterisk (*).
- Please note that we cannot process your application until this form and payment for the appropriate fee is received. Refer to Section 12 of the illustration to see which fees are payable. Fees can be paid by cheque payable to 'Canada Life'. Please include the cheque with this application form.
- **Please note that delays may be caused if the application form is not fully completed.**
- Once completed and signed by all parties, please send to us by:
Email: **hf-applications@canadalife.co.uk**
Post: **Canada Life Home Finance, 110 Cannon Street, London EC4N 6EU**

Please give the illustration reference number that relates to the additional borrowing you are applying for, which is located at the bottom of every page on your illustration.

Illustration Ref #FA _____

For adviser use only

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

For office use only

Date received

Reference number

1. Personal details

	First applicant	Second applicant
* Title (Mr/Mrs/Miss/Ms/Other)		
* Surname		
* First name and middle name		
* Date of birth (DD/MM/YYYY)		
* Home address		(If different to the first applicant)
Address line 1	Address line 1	Address line 1
Address line 2	Address line 2	Address line 2
Address line 3	Address line 3	Address line 3
Town	Town	Town
County	County	County
Postcode	Postcode	Postcode
* Day time telephone number		
* Contact telephone number for valuer (if applicable)		

2. Additional borrowing required

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

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

3. Valuation of the property

Mortgage valuation report

Canada Life may need to obtain a mortgage valuation report. This is a limited report and is not a survey of the property. It is prepared for Canada Life's purposes and as such should not be relied on by you as a report on the condition of the property.

4. Additional information

* Are there any persons over the age of 17 residing in the property?

Yes No

If you have ticked 'Yes', please provide their full name(s) and relationship to the borrower(s):

* Have you made any claims on your Buildings Insurance since taking out this mortgage product?

Yes No

If you have ticked 'Yes', please provide details below:

* Are you aware of any matters that we should be aware of that would affect the value, saleability or marketability of your property?

Yes No

If you have ticked 'Yes', please provide details below:

Have you ever:

First applicant

Second applicant

* Been sequestrated or declared bankrupt, or entered into an IVA?

Yes No

Yes No

* Entered into any arrangements with creditors?

Yes No

Yes No

* Had any County Court Judgements or any other Court Orders or decrees for non payment in the last 6 years?

Yes No

Yes No

* Been refused a mortgage or credit, or defaulted on any loan credit agreement?

Yes No

Yes No

* Incurred mortgage, rent or loan arrears?

Yes No

Yes No

* Been party to a mortgage where the property has been taken into possession?

Yes No

Yes No

* Been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud?

Yes No

Yes No

* Is the property held in trust?

Yes No

* Is there anything we need to know about that may affect this additional borrowing?

5. Current financial details

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

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

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6. Legal representative

Please complete this section if there has been a change since your original application with Stonehaven UK Ltd or Canada Life. If there have been no changes, this section can be left blank.

	First applicant		Second applicant	
* Are you being represented by someone under an Enduring/Lasting Power of Attorney?	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

If 'No', please go to the next section.

If 'Yes', the following section should be completed by the legal representatives of the borrower, if they have the legal capacity to effect a mortgage product on receipt of guaranteed terms.

Please note that if the borrower is, or becomes, mentally incapable of managing their own affairs a Lasting Power of Attorney must be registered with the office of the Public Guardian. The only type of Lasting Power of Attorney we can accept is a Property and Financial Affairs Power of Attorney.

We are unable to accept applications in which a co-applicant is acting as a legal representative of the other applicant.

* Please tick the box to confirm the Power of Attorney is registered at the office of the public guardian

* Date of Registration of the Power of Attorney (if appropriate) (DD/MM/YYYY)

* Please tick the box to confirm you are acting as a Deputy appointed by the Court of Protection

6. Legal representative Continued

Please complete the following information.

You must also sign the Power of Attorney signature box at the end of this application form.

First Attorney / Deputyship / Guardianship for:

Please provide the following details:

	First applicant	Second applicant
* Title (Mr/Mrs/Miss/Ms)		
* Surname		
* First name and middle name		
* Home address	Address line 1	Address line 1
	Address line 2	Address line 2
	Address line 3	Address line 3
	Town	Town
	County	County
	Postcode	Postcode
Telephone number		
Relationship to the Applicant		

6. Legal representative Continued

Please complete the following information.

You must also sign the Power of Attorney signature box at the end of this application form.

Second Attorney / Deputyship / Guardianship for:

Please provide the following details:

	First applicant	Second applicant
* Title (Mr/Mrs/Miss/Ms)		
* Surname		
* First name and middle name		
* Home address	Address line 1	Address line 1
	Address line 2	Address line 2
	Address line 3	Address line 3
	Town	Town
	County	County
	Postcode	Postcode
Telephone number		
Relationship to the Applicant		

7. Bank details

Upon completion of this additional borrowing, we will transfer the requested funds into your bank account directly. Please confirm details of your nominated bank account below.

- If you currently make interest payments, please use the bank details you make your interest payments from.
- The account needs to be in one, or both, of the borrower's names.

Please note, we cannot make the additional borrowing payment to you if these details are missing.

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

8. Additional borrowing required

The additional borrowing requirements are to be the same as in the illustration that you have been provided with. Please check that the correct illustration reference number is on the front of this application form and that the details in the illustration are correct.

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

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

9. Customer verification

*** Please provide the following information:**

	First applicant	Second applicant																																																																	
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If you do not have a passport or driving licence please tick this box.

10. Privacy Notice

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

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

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

What is personal information?

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

What do we collect?

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

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

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

How your information will be used

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

The information provided to us may be used:

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

10. Privacy Notice Continued

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

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

Legal basis for processing

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

Sharing Personal Data

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

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

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

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

Individual rights under GDPR

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

1. The right to be informed – you have the right to be informed how your Personal Data will be used. For example this may be set out in a company's privacy notice.
2. The right of access – you have the right to access your Personal Data and supplementary information. For example you may wish to access your data to become aware of and verify the lawfulness of the processing.
3. The right to rectification – you have the right to have your Personal Data rectified. For example if you feel it is inaccurate or incomplete.
4. The right to erasure – you have the right in specific circumstances to request the deletion or removal of Personal Data where there is no compelling reason for its continued processing. For example, your Personal Data was unlawfully processed.
5. The right to restrict processing – you have the right to restrict the processing of your Personal Data in certain circumstances. For example you wish to contest the accuracy of your Personal Data.
6. The right to data portability – you have the right to obtain and reuse your Personal Data for your own purposes. For example you may wish to move, copy or transfer Personal Data from one information technology environment to another in a safe and secure manner.

10. Privacy Notice Continued

7. The right to object – you have the right to object to your Personal Data being used for processing based on legitimate interests or for a task in the public interest. For example you no longer want your Personal Data used for direct marketing.
8. Rights in relation to automated decision making and profiling – you have the right to challenge decisions that are made using an automated approach including profiling. For example you may want to request human intervention where you do not agree with an automated decision.

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

Retention of data

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

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

Notification of Changes to our Privacy Notice

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

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

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

Further Information

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

Canada Life Home Finance
110 Cannon Street
London
EC4N 6EU

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

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

Email: casework@ico.org.uk

Phone: **0303 123 1113**

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

11. Declaration

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

By signing this application you are agreeing to us processing the information you have provided, as described in the Privacy Notice in Section 10 of this form.

You agree and declare that:

1. This mortgage will be administered as a loan in accordance with the terms of a lifetime mortgage or Buy-to-Let mortgage scheme. You have been advised to notify and consult with any other person(s) who may have an interest in the property offered as security for this mortgage.
2. Neither Canada Life nor its valuer gives you any warranty as to the condition or value of the property and it is for you to satisfy yourself as to the value and condition of the property. The inspection of the property will be for Canada Life’s purposes only.
3. You agree to keep the property fully insured until the loan is repaid.
4. You are at least 55 years of age.
5. You apply for the loan to be made on the security of the property according to the Terms & Conditions applicable to the mortgage and have provided a cheque for the Application Fee (if applicable) and the Valuation Fee. This fee is non-refundable if a loan is not made to you. Following completion of the loan, any completion fee payable will be added to the loan.
6. You accept that one of the terms of applying for a loan is that Canada Life need not give any reason for declining the application.

11. Declaration Continued

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

7. You accept that if you proceed with this application you will be entering into a legal agreement with Canada Life and that you will abide by the Terms & Conditions of the mortgage.
8. You understand that Canada Life may transfer or otherwise dispose of the benefit of the proposed loan, mortgage and other security for the loan to any person without further reference to you. By signing this application form you will be giving your general consent to Canada Life to transfer or otherwise dispose of the proposed loan, mortgage or other security for the loan should Canada Life so wish.
9. You understand that Canada Life may disclose information and documents relating to you, the property, the loan and the conduct of the loan account to any transferee or potential transferee.
10. You understand that Canada Life may undertake a credit search with a credit reference agency and that the search may be recorded by the credit reference agency and subsequently used by other lenders.
11. By signing this application form you will be agreeing that any person interested now or in the future in the loan, the mortgage and other security may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security.
12. You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.
13. If there are any other material facts that could reasonably be construed as likely to influence Canada Life's decision about this mortgage application, but have not been revealed as a result of answering specific questions within this application form, you must tick this box and provide details in Section 4.

Before you sign

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

By signing this application form, you are confirming that:

1. You have checked the illustration and are satisfied with the content.
2. You have read Section 4 of the illustration and are satisfied with the monthly interest payment amount and term selected (if applicable).
3. You have checked each section of this application and are satisfied with the content.
4. You have provided payment for the correct fees (if applicable).

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

Signature(s) of Applicant(s)

First applicant

Second applicant

Signed

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Date

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If an enduring/lasting Power of Attorney is in place

First Attorney / Deputyship / Guardianship

Name

--	--

Acting as attorney for (Applicant Name)

--	--

Signed

--	--

Date

--	--

Second Attorney / Deputyship / Guardianship

Name

--	--

Acting as attorney for (Applicant Name)

--	--

Signed

--	--

Date

--	--

To be signed by the intermediary

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

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

Name

Date

Signature

Supervised cases

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

Name

Date

Signature

Relationship to intermediary

