The Society's Values – 'SMART'

Straightforward – Whether opening a savings account, or arranging a mortgage, we want to be easy to transact with. We will always look for ways to make things more straightforward for our members.

Mutual – Our members are our reason for being and are at the heart of everything we do. We will continue to enhance the benefits of mutuality and will never lose sight of the fact that we exist for our members.

Aspiring – We will be there to help both our members and our staff achieve what they aspire to, for themselves and their family during their lifetime.

Relevant – We will always look for ways to ensure we stay relevant. We will continue to respond to members' needs through innovative, appropriate product design and through technological initiatives whilst remaining true to our roots.

Trustworthy – We will be open, honest and fair in our dealings with our members, so they can have the utmost trust and confidence in us as an organisation. We will not compromise our standards and will ensure all our dealings consider our members and ensure longevity for the Society.

What is a mortgage?

The word means a 'legal charge' or promise against a person's property. It is the borrower who gives the mortgage to the Society as security for a loan (to buy or remortgage the property). A mortgage is required by the Society to ensure that if the loan is not repaid it will be in a position to recover the amount owing by taking possession of the property.

The conditions of the loan are set out in the legal contract – the Mortgage Deed. This includes how it will be repaid, and gives the Society the right to charge interest on the loan. Interest is charged on mortgages so that Members with money in the Society can be paid interest on their savings. In simple terms, it is money from these investments which is used to fund mortgage advances.

How can I apply to the Society for a mortgage?

The Society accepts mortgage applications from a number of authorised mortgage intermediaries, also known as Mortgage Brokers. If you are using an intermediary, it's worth asking them to check to see if we can accept business from them. We are also happy to accept applications submitted directly. The Society only accepts applications on a 'fully advised basis'. This means that you will need to contact us to arrange an appointment so that we can fully discuss your circumstances and mortgage needs.

If you approach the Society directly for mortgage advice, the mortgage advice will be provided by Cumbria Mortgage Centre Limited, a subsidiary of Penrith Building Society. Cumbria Mortgage Centre Limited is an appointed representative of Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited which are authorised and regulated by the Financial Conduct Authority. Cumbria Mortgage Centre Limited. Registered office: 7 King Street, Penrith, United Kingdom, CA11 7AR. Registered in England number 11653572.

Types of mortgage the Society will accept

Repayment Mortgage

With this loan the borrower makes repayments of capital and interest each month. Assuming that there are no changes in interest rates during the term of the mortgage, the monthly repayment figure will remain constant. However, interest rates may be fixed for a period, or variable.

Fixed Rate Mortgages

With this product, the interest rate you pay will stay the same throughout the period applicable to the product, no matter what happens to interest rates.

Advantages

With a fixed rate mortgage you have peace of mind that your monthly payments will stay the same for a set period, which can help you budget.

Disadvantages

If interest rates fall, you won't benefit.

Variable Rate Mortgages

Standard Variable Rate (SVR) - This is the Society's normal interest available for mortgages. (See Appendix 1 for the current rate).

The SVR can go up or down.

Discounted Variable Rate Mortgages

These products offer a discount off the Society's SVR for a specified period.

Advantages

With a discounted variable rate mortgage you can keep monthly repayments lower for a period and if the SVR reduces, the discounted rate also reduces.

Disadvantages

As the interest rate is variable and could change at any time, this could make budgeting more difficult.

If rates change borrowers are personally notified of the revised rate and the new repayment due.

Tables 1, 2 and 3 illustrate how the balance outstanding on the loan decreases slowly at first, but then drops at a faster rate as the remaining term reduces. These tables also show what repayments and interest charges would be at different Interest rates, to illustrate how changing rates can affect your mortgage.

The current interest rate is stated in Appendix 1 of this booklet.

TABLE 1 - Advance of £100,000 over 25 years at an interest rate of 4.5%

Year	Annual Repayment £	Principal £	Interest £	Balance at end of year £
1	6,669.96	2,215.28	4,454.68	97,784.72
2	6,669.96	2,317.05	4,352.91	95,467.67
3	6,669.96	2,423.49	4,246.47	93,044.18
4	6,669.96	2,534.83	4,135.13	90,509.35
5	6,669.96	2,651.28	4,018.68	87,858.07
6	6,669.96	2,773.08	3,896.88	85,084.99
7	6,669.96	2,900.47	3,769.49	82,184.52
8	6,669.96	3,033.72	3,636.24	79,150.80
9	6,669.96	3,173.09	3,496.87	75,977.71
10	6,669.96	3,318.86	3,351.10	72,658.85
11	6,669.96	3,471.32	3,198.64	69,187.53
12	6,669.96	3,630.80	3,039.16	65,556.73
13	6,669.96	3,797.60	2,872.36	61,759.13
14	6,669.96	3,972.06	2,697.90	57,787.07
15	6,669.96	4,154.53	2,515.43	53,632.54
16	6,669.96	4,345.40	2,324.56	49,287.14
17	6,669.96	4,545.02	2,124.94	44,742.12
18	6,669.96	4,753.81	1,916.15	39,988.31
19	6,669.96	4,972.21	1,697.75	35,016.10
20	6,669.96	5,200.63	1,469.33	29,815.47
21	6,669.96	5,439.54	1,230.42	24,375.93
22	6,669.96	5,689.44	980.52	18,686.49
23	6,669.96	5,950.81	719.15	12,735.68
24	6,669.96	6,224.18	445.78	6,511.50
25	6,669.96	6,511.50	158.46	0.00
	166,749.00	100,000.00	66,749.00	

TABLE 2 - Advance of £100,000 over 25 years at an interest rate of 6.0%

Year	Annual Repayment	Principal	Interest	Balance at end of year
	£	£	£	£
1	7,731.60	1,780.02	5,951.58	98,219.98
2	7,731.60	1,889.81	5,841.79	96,330.17
3	7,731.60	2,006.37	5,725.23	94,323.80
4	7,731.60	2,130.12	5,601.48	92,193.68
5	7,731.60	2,261.50	5,470.10	89,932.18
6	7,731.60	2,400.98	5,330.62	87,531.20
7	7,731.60	2,549.07	5,182.53	84,982.13
8	7,731.60	2,706.29	5,025.31	82,275.84
9	7,731.60	2,873.21	4,858.39	79,402.63
10	7,731.60	3,050.42	4,681.18	76,352.21
11	7,731.60	3,238.57	4,493.03	73,113.64
12	7,731.60	3,438.31	4,293.29	69,675.33
13	7,731.60	3,650.38	4,081.22	66,024.95
14	7,731.60	3,875.53	3,856.07	62,149.42
15	7,731.60	4,114.56	3,617.04	58,034.86
16	7,731.60	4,368.34	3,363.26	53,666.52
17	7,731.60	4,637.77	3,093.83	49,028.75
18	7,731.60	4,923.82	2,807.78	44,104.93
19	7,731.60	5,227.50	2,504.10	38,877.43
20	7,731.60	5,549.93	2,181.67	33,327.50
21	7,731.60	5,892.24	1,839.36	27,435.26
22	7,731.60	6,255.65	1,475.95	21,179.61
23	7,731.60	6,641.49	1,090.11	14,538.12
24	7,731.60	7,051.13	680.47	7,486.99
25	7,731.60	7,486.99	244.61	0.00
	193,290.00	100,000.00	93,290.00	

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

TABLE 3 - Advance of £100,000 over 25 years at an interest rate of 7.5%

Year	Annual Repayment	Principal	Interest	Balance at end of year
	£	£	£	£
1	8,867.88	1,415.89	7,451.99	98,584.11
2	8,867.88	1,525.82	7,342.06	97,058.29
3	8,867.88	1,644.27	7,223.61	95,414.02
4	8,867.88	1,771.91	7,095.97	93,642.11
5	8,867.88	1,909.47	6,958.41	91,732.64
6	8,867.88	2,057.72	6,810.16	89,674.92
7	8,867.88	2,217.45	6,650.43	87,457.47
8	8,867.88	2,389.61	6,478.27	85,067.86
9	8,867.88	2,575.11	6,292.77	82,492.75
10	8,867.88	2,775.03	6,092.85	79,717.72
11	8,867.88	2,990.46	5,877.42	76,727.26
12	8,867.88	3,222.62	5,645.26	73,504.64
13	8,867.88	3,472.80	5,395.08	70,031.84
14	8,867.88	3,742.40	5,125.48	66,289.44
15	8,867.88	4,032.93	4,834.95	62,256.51
16	8,867.88	4,346.02	4,521.86	57,910.49
17	8,867.88	4,683.41	4,184.47	53,227.08
18	8,867.88	5,047.00	3,820.88	48,180.08
19	8,867.88	5,438.81	3,429.07	42,741.27
20	8,867.88	5,861.04	3,006.84	36,880.23
21	8,867.88	6,316.04	2,551.84	30,564.19
22	8,867.88	6,806.38	2,061.50	23,757.81
23	8,867.88	7,334.77	1,533.11	16,423.04
24	8,867.88	7,904.19	963.69	8,518.85
25	8,867.88	8,518.85	349.03	0.00
	221,697.00	100,000.00	121,697.00	

Interest Only Mortgage

With this loan the borrower makes repayments of the interest only to the Society each month. Arrangements for the repayment of the capital are made separately. Where an investment product is used as a repayment vehicle there is a risk that the product may not provide sufficient funds to repay the outstanding capital within the agreed term. It is the borrower's responsibility to ensure they will have sufficient funds to repay the outstanding capital within the agreed term. Methods of capital repayment could be achieved via any of the following:

An Endowment policy:

An endowment policy is taken out, by the borrower, which would need to be sufficient to pay off the capital sum borrowed on its maturity. Premium payments in respect of this policy are made to the insurance company, usually on a monthly basis. The endowment policy is 'assigned' to the Society, which means that the borrower is unable to surrender or use the policy for any other purposes without the Society's permission. The Society would normally require the proceeds to be used to reduce or pay off the mortgage debt.

A Pension Plan policy:

During the term of the mortgage the borrower pays into a pension plan insurance policy. The capital sum borrowed is paid off on retirement of the individual when a lump sum becomes payable on maturity of the pension. The borrower's life is insured for the amount of the loan during the life of the mortgage. This is generally only applicable to self-employed borrowers.

The Society will require a suitable life policy sufficient to cover the amount of the loan to be assigned to the Society, unless life cover forms part of the pension and is not assignable.

An ISA or Other Investment Vehicle:

During the term of the mortgage the borrower pays into an ISA or some other investment vehicle. The proceeds of the ISA/investment vehicle are used to repay the outstanding capital sum at the end of the mortgage term.

The Society would need to see the annual ISA/investment statements to confirm that the ISA/investments is/are in place. However the Society does not monitor the performance of such investments. For this type of loan the Society will require a suitable life policy, sufficient to cover the amount of the loan, to be assigned to the Society.

Sale of the Mortgaged Property:

For residential mortgages, the Society will accept the sale of the mortgaged property, even if it is the borrower's main residence as an acceptable repayment vehicle, subject to there being sufficient equity within the property to:

- provide sufficient funds for the borrower to repay the capital borrowed; **and**
- allow the borrower to purchase a cheaper property to reside in following the sale and repayment of the mortgage

A minimum of £200,000 equity must be present at the point of inception of the mortgage. An assessment will be conducted to ensure that the levels of equity present will provide the borrower with sufficient resource to complete an onward purchase at the end of the mortgage term. This does not apply in the case of Retirement Interest Only mortgages.

In the case of Buy to Let / Holiday Let mortgages, the Society will allow the mortgage to be on an interest only basis with the sale of the mortgaged property being the repayment vehicle, subject to a maximum loan to value of 70%. If the mortgage is on an interest only basis with the mortgaged property being the repayment vehicle, the Society will require a five-yearly review of the value of the property, the cost of which will be borne by the borrower(s).

Retirement Interest Only (RIO):

This repayment method is only available to borrowers over the age of 55 at the outset of the mortgage.

The loan will be on an interest only basis, repayment of the capital will not become due until the occurrence of one or more of the specific life events, listed below, and/or while the borrower continues to occupy the mortgaged property as their main residence.

These life events include:

- Death of sole or surviving joint borrower
- Entry into a long-term care facility of the sole or surviving joint borrower, where the borrower will not be returning to reside within the property

The borrower is required to receive legal advice as a condition of the mortgage; and is strongly recommended to register a lasting power of attorney to mitigate the risks associated with managing financial affairs in the event of cognitive decline.

Part Interest Only / Part Capital & Interest:

Where the loan is to be part interest only and part repayment, in addition to the criteria stated above, the maximum portion on an interest only basis should not exceed 50%.

With Interest-only mortgages it is the borrower's responsibility to ensure there is sufficient capital to repay the mortgage at the end of the agreed term.

It is possible to combine both repayment and interest only mortgages if desired.

NB: The Society does not sell the endowment policies, pension plans or any other investment vehicle which may be used to repay the capital sum borrowed. It is therefore unable to recommend or advise on such products.

Buy to Let and Commercial Mortgages

The Society will lend on certain properties which are used for commercial purposes, ie. residential let property, guest houses, etc. This type of lending is restricted to within Cumbria.

The maximum percentage the Society will advance is 75% of the value of the property. Please note that in buy-to-let cases the maximum loan to value (LTV) is 70% and for pure commercial property is 50%. In such cases as the property is not owner occupied the loan will not be a Mortgage Credit Directive (MCD) regulated mortgage contract under the Financial Conduct Authority's Mortgage Conduct of Business Regulations. The valuation in such cases is on a bricks and mortar basis and will take into account any tenancy/letting agreements which are in place or are to be used. The valuation does not include any amount attributable to the profitability or good-will of the business.

Commercial mortgages do not qualify for any of the Society's discounted schemes.

The Society may charge an additional amount over and above its standard variable interest rate.

How much can I borrow?

The Society looks at two things in deciding how much it will lend – the property and the applicant(s).

The maximum loan to value the Society will consider for mortgages and remortgages is 90%. From time to time the Society may have a product available where the maximum loan to value is 95%, please see Appendix 1 for specific product criteria.

In all cases, the affordability of the applicant(s) is looked at. This is a calculation based on the monthly net disposable income of the applicant(s) compared to the monthly anticipated mortgage payments using the Society's Standard Variable Rate (SVR) as a base. The calculation also looks at the maximum potential mortgage payments each month if the Society's SVR was to increase in the future. The level of increase in the SVR is linked to base rate predictions from the Bank of England and will vary as market conditions change.

Applicant(s) will fill out an income and expenditure analysis form either before their initial interview with the mortgage adviser or in the interview itself. Proof of income (payslips and P60) and bank statements to support expenditure details will be requested to verify the income and expenditure detail provided. Where an applicant is self-employed, we usually require to see the accounts of the business for the two previous years and the amount of the mortgage is calculated using the net profit as a starting point.

The information provided is also compared to the Office of National Statistics data on household expenditure.

If the disposable income is insufficient to meet the Society's lending criteria, the case may be considered further by the mortgage advisor and a mortgage underwriter to take into account future income/expenditure changes which are highlighted during the initial mortgage interview.

Higher Lending Charge

The Society's normal advance is 80% of the value or purchase price of the property (whichever is the lower).

We are prepared to lend above 80% in some instances, but in such cases a 'higher lending charge' will be made.

The scale of higher lending charges is set out below. To assist our borrowers, from time to time the Society will offer products where an element of this fee will be paid for by us. When this is the case, a maximum contribution of £1,500.00 will be made by the Society.

Should the higher lending charge exceed £1,500.00, then the difference will need to be paid by the borrower(s) prior to the completion of the mortgage.

The higher lending charges are:

- 4.379% if the amount borrowed is between 80.01% and 85%.
- 5.242% if the amount borrowed is between 85.01% and 90%
- 7.840% if the amount borrowed is between 90.01% and 95%

There is a minimum higher lending charge of £112.00.

What products are available & how much will my repayments be?

Appendix 1 gives details of the mortgage products currently available. The amount of your monthly repayment is dependent on the mortgage product selected. The Society will be pleased to provide a written quotation on request.

Because interest rates are variable, repayments change every time there is a rate change, unless you have a fixed rate product. Borrowers are notified by post whenever there is a change in interest rates/monthly repayments.

How much will the mortgage cost?

The Society will be pleased to provide a written quotation based on your own individual circumstances on request.

Are there early repayment charges?

There may be early repayment charges attached to particular products. These will be explained in the relevant appendices.

Are there any restrictions regarding the type of property?

There are very few restrictions. However, in the instance of freehold flats the Society is only prepared to lend up to 75% of valuation and then only on local properties. Also, the Society does not lend on flats within a property of over six storeys. Additionally, in the case of leasehold properties the Society will require that the lease should run for a minimum of 60 years after the end of the period for which the loan was initially granted.

Why does a valuation have to be carried out?

The Society is obliged to establish that the security (the property) for any advance is adequate.

The Society will commission a qualified Valuer to inspect the property and prepare a report which will state whether the Valuer considers the property is adequate security for the Society's purpose. The valuation is paid for by the applicant, unless agreed otherwise under the terms of any particular mortgage scheme.

The report is for the Society's purposes only. Because the Society is interested in the property only as security for you to repay the advance with interest, it does not require the kind of information which a prospective buyer might. The report will therefore not be detailed and will be based on a limited inspection. There may be serious defects in the property which are not revealed by the valuation report, or there may be omissions or inaccuracies in it which would very much concern you as the purchaser.

The Society therefore strongly recommends that you obtain your own more detailed report on the condition and the value of the property, based on a fuller inspection. This will enable you to decide whether the property is suitable for your purposes, both as an investment and as a residence.

There are two types of more detailed reports, the Homebuyers Report and the Building Survey. The fees for a fuller report, are of course higher than for the Society's valuation report because the Surveyor will spend more time, both inspecting the property and preparing a fuller report suitable for your needs. The higher fees also cover the cost of the Surveyor insuring himself against the risk of liability to you in damages.

If you do decide to obtain a fuller report, the Society will still require a valuation report for its own purposes. However, in the majority of cases total costs can be reduced if the same Surveyor carries out both inspections, but in this event the Society should be contacted before your own survey is carried out in order that the necessary arrangements can be made.

The scale of fees shown below gives an indication of the valuation costs applicable, depending on the purchase price or valuation of a property.

Purchase Price/ Valuation	Mortgage Valuation Fee	Combined RICS Homebuyers Report & Mortgage Valuation Fee
£	£	£
Up to £60,000	145	270
60,001 – 75,000	175	320
75,001 – 100,000	190	360
100,001 – 150,000	210	410
150,001 – 200,000	270	455
200,001 – 250,000	300	505
250,001 – 300,000	360	550
300,001 – 400,000	420	600
400,001 – 500,000	480	720
500,001 – 600,000	540	840
600,001 – 700,000	660	960
700,001 – 800,000	720	1,080
800,001 – 900,000	780	1,200
900,001 – 1,000,000	840	1,320
1,000,001 – 2,000,000	1,020	1,560
2,000,001 – 3,000,000	1,200	1,920

All fees include VAT and travelling expenses.

Building Survey fees by negotiation with the Valuer.

What if the property requires renovation?

If the property is run-down, or needs certain works to be carried out, the Society may decide to:

1) Offer the full amount of the loan on purchase, but require a written undertaking that the remedial work is carried out within a specified time (usually six months to one year).
2) Offer only part of the loan initially, releasing the balance when the remedial works have been

completed.

In certain instances the Society will help applicants purchase a run-down property, and then renovate it. The Society will require plans and builders estimates in order to establish the total loan required. After the initial loan has been released and renovation has commenced, the Society is prepared to make "stage payments" to allow builders and other trades people to be paid as the work progresses. These payments are made after the Valuer has inspected the progress of the property, to establish sufficient work has been carried out to justify the release of a further payment.

Self-Build Properties

The Society is also prepared to finance the building of a new house by providing help with the purchase of the plot, followed by a number of "stage payments". The maximum initial release would be 75% of the plot value. Further instalments would be released upon re-inspection by the Society's Valuer, subject to no more than 75% of the value of the property being released at any time. This type of lending is restricted to Cumbria only.

Who deals with legal matters?

It is the Society's policy to allow Solicitors and Licensed Conveyancers to act both for the Society and the borrower(s) only if the practice has three or more partners/regulated principals and they can satisfy the Society that they have suitable Professional Indemnity Insurance (not under the Assigned Risk Pool).

If you choose a Solicitor who is not acceptable to the Society, then you may continue to use that chosen Solicitor, although in addition the Society would instruct its Solicitors and you would be liable for their fee.

Either your Solicitors or a Licensed Conveyancer will carry out all the legal work involved. The procedures which they will follow will include:

a) Advising you on the draft contract
b) Explaining the details of the mortgage deed.
c) Checking that there are no developments planned which might reduce the value of your property, eg a proposed motorway or railway line being sited near the property.
d) Examining the title documents (the deeds) to ensure that proper title is obtained.
e) Checking restrictive covenants (promises), compliance with Building Regulations and planning legislation.
f) Checking legal aspects of facilities such as sewers serving the property.
g) Arranging for the exchange of contracts. At this point the date for completion of the sale/purchase of the property is confirmed and a 10% deposit is usually required.
h) Arranging for and dealing with completion when the balance of the purchase price is paid to the Vendor, the advance is obtained from the Society and the buyer moves into the property.

The Society recommends that you contact your own Solicitors to obtain an estimate of their fees before making an application for a mortgage. Should you wish to contact the Society's Solicitors for an estimate of their fees please contact the Society for details.

What about the property insurance?

We require that your property is insured for the full reinstatement value, on or before completion of your mortgage.

Protecting your property and its contents is an important decision and we feel that you should be able to select the level of cover to meet your own requirements.

Penrith Building Society is appointed as an introducer of general insurance business to Mortgage Advice Bureau Ltd (MAB). Penrith Building Society and Mortgage Advice Bureau Ltd (MAB) are authorised and regulated by the Financial Conduct Authority.

In accordance with the Introducer's Data Protection Licence, Penrith Building Society undertakes to pass Mortgage Advice Bureau Ltd (MAB) your details to enable contact to be made. Your general insurance needs will be discussed and assessed appropriately and where applicable quotations and all necessary insurance arrangements will be provided.

As a condition of the loan we require that you insure the property for at least the full rebuilding cost using an index-linked policy. For peace of mind we recommend that you combine your Building and Contents insurance.

There will be a box to tick on the Application Form should you wish to be referred to Mortgage Advice Bureau Ltd (MAB) to receive a no obligation quotation.

Can I arrange my own property insurance?

It is possible for you to arrange your own insurance, but the Society must ensure it is appropriate and will therefore require a copy of the policy schedule.

The Application Form contains an "Own Insurance Declaration" as follows:

If I/We do not take advantage of the Society's household insurance, I/We understand and agree to:

1 Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or

excesses imposed.

2 Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually.

3 Ensure that the cover provided by the policy includes financial protection against loss or damage to the property from all major insurable perils including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, Subsidence, Landslip and Heave and Legal Liability.

4 The interest of Penrith Building Society is noted on the policy and a copy of the policy schedule confirming this is forwarded for the Society's records. If you change insurance company within the term of the mortgage a copy of the new policy schedule should be provided to the Society.

5 Undertake to pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.

6 The Society accepts no responsibility for any loss suffered by me/us in connection with the insurance of the property, however caused.

The Declaration to be signed by all Applicants.

Identification

The following information in respect of every individual is required:

- Full name
- Residential address
- Date of birth

One of the following documents:

- Valid passport.
- Valid photocard Driving Licence (full or provisional).
- National Identity Card (non-UK nationals).
- Firearms certificate or shotgun licence.
- Identity card issued by the Electoral Office for Northern Ireland.
- Valid (old style) full UK Driving Licence.
- Recent evidence of entitlement to state or local authority funded benefit (including housing benefits and council tax benefits) tax credit, pension, educational or other grant.

When accompanied by one of the following:

- Instrument of a Court appointment (such as liquidator, or grant of Probate).
- Current Council Tax demand letter or statement.
- Current bank statement or credit/debit card statement issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction. (Statements printed off the internet will not be accepted.)
- Recent Utility Bill. (Within three months. Those printed off the internet will not be accepted.)

If you cannot provide any of the identification documents listed please contact us on 01768 863675 or ask a member of staff for further guidance.

If you open an account as a trustee, we will need proof of identity and evidence of address for both you and the account holder. If you do not have any of the above, please contact us before you visit.

We will need to see original documents, except if they are sent to us by post. In this case we will accept certified copies of documents, provided the original documents are no more than three months old. Certification must be carried out by either a registered solicitor or an employee of a FCA regulated organisation (eg. bank clerk). The person certifying the documents must provide their name, address and telephone number in case there is a query regarding your identity.

If you are unable to obtain certification of your documents and are aged 18 or over we are happy to accept good quality colour photocopies of passports or photocard driving licences as we can electronically verify these document.