

# Aviva lifetime mortgage

## Additional borrowing application



### Address for adviser to return all paper work to:

Please email all paperwork to: ERAB@aviva.com or post to Aviva Equity Release UK Limited, PO Box 520, Norwich. NR1 3WG.

Existing lifetime mortgage number

Valuation type required:

Physical Valuation

Remote Valuation

**As you have a lifetime mortgage with Aviva, we've already got most of the information we need about you and your property. There's just a few things we need to ask you to make sure our information is up-to-date.**

1 Personal details		
	First borrower	Second borrower
Nationality If you have dual nationality, please include both nationalities.	<input type="text"/>	<input type="text"/>
Current marital status For joint applications, please ensure both borrowers complete their marital status.	<input type="text"/> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Cohabiting <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Civil partnership	<input type="text"/> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Cohabiting <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Civil partnership
Home telephone number	<input type="text"/> (including STD code)	
Mobile telephone number	<input type="text"/>	
Email address Joint applications - please provide an email address for each of you (if applicable).	<input type="text"/> First borrower:	<input type="text"/> Second borrower:
Would you like to receive your additional borrowing offer by email? (Sending by email will avoid postal delays, but please remember to check your junk email).	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If you're not already registered and would like to be set up to use MyAviva, please tick here.	<input type="checkbox"/>	<input type="checkbox"/>
MyAviva enables you to have policy information at your fingertips and accessible when you need it. You'll be able to see your outstanding balance and any cash reserve (if you have one). We'll send you an email on completion so that you can sign in.		
I'm already registered for MyAviva and my adviser has made me aware of the benefits.	<input type="checkbox"/>	<input type="checkbox"/>
Estimated property value	<input type="text"/> £	



**Property condition:**

Please answer the following questions by carrying out a visual inspection from ground level.

**1 - Roof.**

Are all visible parts of the roof in satisfactory condition?

Yes  No

Do all slates, tiles or other roofing material appear to be securely fixed?

Yes  No

Are all ceilings beneath flat roof areas free of any visible signs of leaks?

Yes  No

If you answered No to any question, please give further details below:

**2 - Rainwater goods.**

Do all visible gutters, downpipes and gullies appear free of leaks, blockages or other damage?

Yes  No

If No, please confirm the repair or maintenance works required

**3 - Damp.**

Are all visible parts of the interior of the property free of damp patches?

Yes  No

'Rising damp' will be evident at the base of the walls or in solid floors, generally no higher than 1 metre high.  
'Penetrating damp' may appear as stained patches to walls or ceilings.  
'Condensation' is generally evident as patches of dark-coloured mould.

If No, please confirm the location and approximate dimensions of any areas of patches of damp.

**4 - Spray Foam.**

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

Yes  No

N.B. Spray foam insulation is a mix of chemicals that expand into a foam when sprayed underneath the roof, where it sets into an insulating layer.

**5 - Cracking to external and internal walls, ceilings or concrete floors.**

Are you aware of any cracks wider than 5 millimetres (single crack) or 3 millimetres (multiple cracks), affecting the living accommodation or any attached outbuildings/garages?

Yes  No

If Yes, please confirm the location and extent of any cracking.

**6 - Structural Movement.**

Has the property to your knowledge ever been treated for any structural movement (for example, underpinning of the foundations).

Yes  No

If yes, please give full details including the dates of the works and the availability of guarantees.

## Personal Information

We collect and use personal information about you so that we can provide you with a lifetime mortgage product. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at:

Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

The data controller responsible for this personal information is Aviva Equity Release UK Limited as the provider of the product.

### Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- To provide you with a lifetime mortgage: we need this to decide if we can offer a lifetime mortgage to you and if so on what terms and also to administer your lifetime mortgage;
- To support legitimate interests that we have as a business:
  - We need this to detect and prevent fraud
  - We also use personal information about you to help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers, which includes marketing products and services to you
- To meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (eg Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- To carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example other people who are occupants at the property which is subject to the lifetime mortgage. **If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.**

The personal information we collect and use will include name, address and date of birth, financial information and details of your property. We may also need to ask for details relating to the health or criminal convictions of you or somebody else in relation to your application for a lifetime mortgage. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need consent to use personal information for a specific reason, we will make this clear to you when you complete an application. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this purpose. This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application.

Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, 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.

### How we share your personal information with others

We may share your personal information:

- With the Aviva group, our agents and third parties who provide services to us, funding partners and other financial services organisations to help us administer our products;
- Your lifetime mortgage intermediary and other third parties providing services to them;
- With regulatory bodies and law enforcement bodies, including the police, eg if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including other financial services organisations, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our privacy policy or contact us.

## Marketing

We also use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will only communicate with you in accordance with any marketing preferences you have provided to us. We will continue to do this after your policy has ended.

If you wish to amend your marketing preferences, change how you would like us to communicate with you, or tell us to stop marketing to you, you can do so in the following ways:

Update in MyAviva

By phone: 01603 622200

By email: [contactus@aviva.com](mailto:contactus@aviva.com)

By Post : Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full privacy policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy)

## How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your lifetime mortgage and deal with claims and queries in relation to this. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes. We will also use this information for marketing purposes.

## Your rights

You have various rights in relation to your personal information, including:

- the right to request access to your personal information,
- correct any mistakes on our records,
- erase or restrict records where they are no longer required,
- object to use of personal information where this use is based on our legitimate business interests, including for profiling and marketing
- ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and
- data portability.

For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us.

## Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by writing to them at Data Protection Officer, Aviva, Level 4, Pitheavlis, Perth, PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioner's Office at any time.

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

## Tell us if you do not want to hear from us

### How we keep you informed

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

You can always tell us if you change your mind.

Post

Email

Telephone

SMS/Text

## Financial Crime

To prevent financial crime, your information may be used by any company within the Aviva group and may be shared with third parties who provide services to us, as well as other organisations where required to by law and regulatory requirements. A record may be kept of any searches carried out and any suspicions of financial crime and related details may be retained and used to assist other companies for verification and identification purposes.

**Additional borrowing to your Lifetime Mortgage should not be used to raise cash for the short term. If you can think of a time when you might wish to repay the loan in full, other than on your death or when you move into long-term care, you should consider alternative types of finance. If you choose to repay the loan in full early you may have to pay a substantial early repayment charge. This is a lifetime mortgage. To understand the features and risks, ask for a personalised illustration.**

## 4 Borrower declaration

**The following statements must be read to the borrower (or both borrowers if this is a joint application) and the borrower (or both borrowers if this is a joint application) must provide their clear verbal agreement to the terms and confirm they're happy to continue with this application.**

*The Additional Borrowing Key Facts Illustration is important and you should take time to read it. Please ask for a personalised illustration if you have not already received one. If there is anything that you do not understand then you should ask for further information.*

- You are providing this declaration as part of your application for additional borrowing to your Lifetime Mortgage.
- You confirm that you are a permanent resident in the United Kingdom.
- You understand that all the information you have provided in connection with this application, whether to your Adviser or to Aviva, must be truthful, accurate and complete, and will be used by Aviva when assessing your eligibility for additional borrowing.
- You understand that if any of the information you have given is not truthful, accurate and complete, then this could result in cancellation of your additional borrowing application, or withdrawal of, or amendment to any offer of additional borrowing made to you.
- You understand that you will be responsible for all valuation fees, in connection with the additional borrowing whether or not it proceeds.
- You understand that the valuer's report is not a structural survey and, if a structural survey is necessary you must get one independently at your expense.
- You understand that paying a revaluation fee does not mean that Aviva must approve your application for additional borrowing.
- You understand that if Aviva offer you additional borrowing this does not guarantee that your property is in good condition or of good construction.
- You agree to Aviva processing all information associated with your application and resulting additional borrowing as set out in the Personal Information statement provided to you in advance.
- You agree to Aviva verifying your identity as provided in the Financial Crime statement provided to you in advance.
- Your financial adviser has explained what the maximum early repayment charge may be and how this charge is calculated and if applicable; circumstances when the cash reserve may be decreased or cancelled.
- You understand that this additional borrowing is not designed to be repaid early and you accept that you are making a lifetime commitment.
- If your terms and conditions require you to wait for a minimum period of three years subsequent to any previous application for additional borrowing before making a new application, you understand you will be prevented from taking any further additional borrowing until that three year period has expired.

The additional borrowing will be subject to the terms and conditions you were given when you took out your Lifetime Mortgage.

**For the adviser:** By completing the intermediary adviser's declaration below you'll be confirming that you've read the borrower declaration to:

First Borrower  Second Borrower   
The attorney(s) acting on behalf of the First Borrower  The attorney(s) acting on behalf of the Second Borrower

and that they've agreed to the statements contained therein and to Aviva processing this application.

### Intermediary adviser's declaration

I certify that:

- I have given advice on this lifetime mortgage in accordance with MCOB
- I have passed an appropriate approved examining board's specialist examination in lifetime mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised the equity release advice and recommendation.
- I have not charged a fee for the advice given in relation to this lifetime mortgage (delete if not applicable)
- I have charged a total fee of £  or  % of loan amount for the advice given:
  - It will be taken at the time of application and is
  - fully  / partially  / non-refundable  or
  - It will be paid upon completion of your lifetime mortgage and is non-refundable
- The Borrower does/does not have to take out house buildings insurance that I have recommended.
- I've provided the borrower(s) with the personal information statement and financial crime statement in advance of collecting their personal data for this application.
- I've read the borrower declaration to the borrower(s) who have agreed to the statements contained therein and to Aviva processing the application.

Are you submitting this application through a network?  Yes  No

If yes, name of network:

Are you a member of a mortgage club? If so, please specify:

Signature

Date

Print full name

### Adviser's details

Company name

FCA registration no:

Address

  
  

Email address

Telephone number

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

Contact name

Contact telephone number

Contact email address



# Confirmation of Verification of Identity (CVI)

PRIVATE INDIVIDUAL

Introduction by a UK-Regulated Firm

## 1 Details of individual (see explanatory notes below)

Full name of customer

Current address

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

Previous address

if applicant has changed address in last three months

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

Date of birth

## 2 Confirmation

I/we confirm that:

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

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

*[tick only one]*

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

or

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

Signed

Name

Position

Date

## 3 Details of introducing firm (or sole trader)

Full name of regulated firm  
(or sole trader)

FCA reference number

| Retirement | Investments | Insurance | Health |

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aviva.co.uk

