

*Application for a*  
**Mortgage  
Advance**

Ref no
Intermediary / Mortgage adviser
Name
Address
Telephone number
Intermediary Firm's Financial Services Registration Number
Mortgage product requested
<input type="checkbox"/> Mortgage <input type="checkbox"/> Re-mortgage <input type="checkbox"/> Additional borrowing

## 1 Applicant(s) details

In the case of a mortgage held in more than one name, the individual detailed below as '1st applicant' will be deemed to be the representative joint borrower. That person alone will be entitled to exercise the right of membership of the Society.

	1st Applicant / Guarantor (delete as appropriate)	2nd Applicant / Guarantor (delete as appropriate)
A Title		
B Forename(s)		
C Surname		
D Date of birth		
E Marital status delete as appropriate	Single / To be married / Married / Divorced / Separated / Widowed / Civil partnership	Single / To be married / Married / Divorced / Separated / Widowed / Civil partnership
F Present address including postcode	<div></div> <div>postcode</div>	<div></div> <div>postcode</div>
G How long have you lived at this address?	from MM / YYYY	from MM / YYYY

	1st Applicant / Guarantor (delete as appropriate)	2nd Applicant / Guarantor (delete as appropriate)
<div>H</div> <div>If at present address less than 3 years please state previous address(es) and the dates during which you lived at each address.  <small>Please give further details under Additional Information on page 14</small></div>	<div></div> <div>from MM / YYYY to MM / YYYY</div>	<div></div> <div>from MM / YYYY to MM / YYYY</div>
<div>I</div> <div>Home telephone number</div>	<div></div>	<div></div>
<div>J</div> <div>Work telephone number</div>	<div></div>	<div></div>
<div>K</div> <div>Mobile telephone number</div>	<div></div>	<div></div>
<div>L</div> <div>Email address</div>	<div></div>	<div></div>
<div>M</div> <div>Please give date(s) of birth of dependant children and details of any other dependant relatives.  <small>See section 10K</small></div>	<div>name date of birth</div> <div>name date of birth</div> <div>name date of birth</div> <div>name date of birth</div> <div>name date of birth</div>	<div>name date of birth</div> <div>name date of birth</div> <div>name date of birth</div> <div>name date of birth</div> <div>name date of birth</div>
<div>N</div> <div>Employment status <small>delete as appropriate</small></div>	<div>Employed full time (go to section 2)</div> <div>Employed part time (go to section 2)</div> <div>Retired (go to section 2)</div> <div>Self Employed (go to section 3)</div> <div>Not working (go to section 4)</div>	<div>Employed full time (go to section 2)</div> <div>Employed part time (go to section 2)</div> <div>Retired (go to section 2)</div> <div>Self Employed (go to section 3)</div> <div>Not working (go to section 4)</div>
<div>O</div> <div>At what age do you plan to retire?</div>	<div></div>	<div></div>
<div>P</div> <div>If the term of the mortgage extends into retirement, how do you intend to meet the repayments?</div>	<div></div>	<div></div>

## 2 Employment details (or pension details if retired)

	1st Applicant / Guarantor (delete as appropriate)	2nd Applicant / Guarantor (delete as appropriate)
A Occupation / job title		
B Employer's name and address		
	postcode	postcode
Nature of business		
Employer's telephone number inc STD code		
Payroll/personnel department contact		
Employment start date	MM / YYYY	MM / YYYY
Your National Insurance number		
Is your employment:	Permanent Fixed-term contract Temporary	Permanent Fixed-term contract Temporary
<i>If temporary or fixed term contract please give details on page 14</i>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
If permanent: are you under notice of redundancy?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Is your employment pensionable?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
C If you have been employed less than 2 years with present employer, please give details of previous employer(s) and dates of employment. <small>Please give further details under Additional Information on page 14</small>		
	from MM / YYYY to MM / YYYY	from MM / YYYY to MM / YYYY
D Income details		
Basic income	£ per annum	£ per annum
Guaranteed overtime / bonus / commission*	£ per annum	£ per annum
Regular overtime / bonus / commission*	£ per annum	£ per annum
<small>*delete as appropriate</small>		
Other income	£ per annum	£ per annum
please specify source	£ per annum	£ per annum
	£ per annum	£ per annum

### 3 Self employment

If self-employed, please state:

**1st Applicant / Guarantor** (delete as appropriate)

**2nd Applicant / Guarantor** (delete as appropriate)

A Company name

B Nature of business

C How long established

D Last 3 years' net profit from audited accounts

Year

.....

£

per annum

.....

£

per annum

.....

£

per annum

Year

.....

£

per annum

.....

£

per annum

.....

£

per annum

E Name and address of your accountant

postcode

telephone

postcode

telephone

### 4 Existing loan commitments

Name of lender (including account number/reference)

Monthly repayments

Remaining term(s)

Amount of loan(s) outstanding

Who is responsible for payments?

To be paid on or before completion of this advance?

£

£

Yes / No

£

£

Yes / No

£

£

Yes / No

£

£

Yes / No

£

£

Yes / No

### 5 Credit cards / store cards

Type of card eg Visa/Mastercard

Card issuer

Credit limit

Min. monthly payments

Balance outstanding

Who is responsible for payments?

To be repaid on or before completion of this advance?

£

£

£

Yes / No

£

£

£

Yes / No

£

£

£

Yes / No

£

£

£

Yes / No

£

£

£

Yes / No

### 6 Maintenance payments / child care / school fees / other financial commitments

Name of recipient

Monthly repayments

Who is responsible for payments?

Remaining term: Years / months

£

## 7 Additional financial information

	1st Applicant / Guarantor (delete as appropriate)		2nd Applicant / Guarantor (delete as appropriate)	
Have you ever been bankrupt, or had a court order for debt (CCJ) registered against you, or have you ever been subject to an Individual Voluntary Arrangement (IVA)?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Have you had an application for mortgage declined or refused?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Have you ever had a mortgage where the property was subsequently sold by the lender?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Have you ever had a mortgage / tenancy / loan where arrears of two months' payments or more have occurred?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Have you ever been, or are you currently, behind with any financial commitments?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no
Do you anticipate any significant increases or decreases to your household income and / or expenditure in the foreseeable future?	<input type="checkbox"/> yes	<input type="checkbox"/> no	<input type="checkbox"/> yes	<input type="checkbox"/> no

If the answer is 'Yes' to any of the above, please enter full details below, if further space is needed please provide details in the Additional Information section on page 14.

1st / 2nd / Joint	Type	Date	Amount	Date satisfied/still outstanding
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 8 Current residential status

	1st Applicant / Guarantor	2nd Applicant / Guarantor
<b>A</b> Please state if you are: <small>Indicate as appropriate</small>	Owner occupier / tenant / living with relatives / other <input type="text"/>	Owner occupier / tenant / living with relatives / other <input type="text"/>
If <b>other</b> , please specify	<input type="text"/>	<input type="text"/>
<b>B</b> Do you currently have a mortgage? <small>If the address of the mortgaged property differs from the address given in question 1c, please give full details under Additional Information on page 14</small>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If <b>no</b> , have you ever had a mortgage or been party to one in the past? Please give details if applicable, under Additional Information on page 14, including date of repayment.	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If yes, will it be repaid on or before completion of this mortgage?	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<b>C</b> Name and address of current or most recent lender (or landlord if renting)	<input type="text"/>  postcode	<input type="text"/>  postcode
<b>D</b> Existing mortgage account number (if applicable)	<input type="text"/>	<input type="text"/>
<b>E</b> Purchase price of existing property and purchase date	£ <input type="text"/> MM / YYYY	£ <input type="text"/> MM / YYYY
<b>F</b> Date current mortgage was taken out	<input type="text"/> MM / YYYY	<input type="text"/> MM / YYYY
<b>G</b> Amount borrowed	£ <input type="text"/>	£ <input type="text"/>
<b>H</b> Amount outstanding	£ <input type="text"/>	£ <input type="text"/>
<b>I</b> Remaining term	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
<b>J</b> Sale price of existing property (if applicable)	£ <input type="text"/>	£ <input type="text"/>

## 9 Property to be used as security

**A** Full address

postcode

**B** Approximate year property built

If the property has been built within the last 10 years, which of the following warranties is available?

NHBC

☐

Foundation 15

☐

Architects certificate

☐

none

☐

**C** Type of property

indicate as appropriate

Detached / semi-detached / terraced / bungalow / apartment or maisonette / other:

Number of floors in block

Purpose built yes / no

Converted house yes / no

If apartment or maisonette indicate as appropriate

**D** Construction of property

indicate as appropriate

WALLS: brick / stone / timber frame / steel frame / concrete

other:

ROOF: tile / slate / thatch

other:

**E** Tenure of property

indicate as appropriate

Freehold / leasehold

If leasehold, remaining term of lease:

years

Ground rent

£

per annum

Service charge if any

£

per annum

**F** Accommodation

state number of rooms

reception

kitchen

bedrooms

bathrooms

separate wc

other

**G** Is there a garage?

yes

☐

no

☐

If no, is there space for one?

yes

☐

no

☐

**H** Is there a second/subsequent charge registered against your present property?

yes

☐

no

☐

If **yes**, please give details and confirm whether this will be repaid on or before completion of this advance

**I** Will you use the property offered as security wholly for your own residential purposes, with no business usage?

yes

☐

no

☐

**J** If purchasing, will you obtain vacant possession of the property on legal completion?

yes

☐

no

☐

If you have answered no, to **I** or **J**, please give details.

- K** Please enter below the names of anybody, aged 17 or over, who is not a mortgage applicant but who will be living in the property. All adults who will occupy the property at the time of the advance will be required to sign the Society's Consent to Mortgage form. The consent form is to ensure that the adult occupier (who is not otherwise bound by the terms of the mortgage deed) cannot jeopardise the Society's security in the unlikely event of the Society seeking to gain vacant possession of the property.

Title	Forename(s)	Surname(s)	Date of birth	Relationship to applicant(s)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 10 Valuation report

The Society will instruct a suitably qualified person to obtain a valuation report on the property. The valuer is instructed to carry out his report in accordance with the Guidance Notes issued by the Royal Institution of Chartered Surveyors.

The valuer will carry out a limited visual inspection of the property and is not required to inspect covered, unexposed or inaccessible parts. On that basis a report will be made to the Society on the value of the property as mortgage security and on any factors likely to materially affect the value.

The valuation will not report on any defect, however serious, which is not yet apparent on a reasonably careful visual inspection or on any defects which the valuer does not think will materially affect the adequacy of the property as security. There may therefore be defects in the property which are not revealed by the valuation report, or there may be omissions in it which are not relevant to the Society in making an advance but would matter to you. **It is important that you should not rely on the Society's valuation report in deciding whether to proceed with the purchase.**

**The Society strongly recommends that you obtain your own more detailed report on the condition and value of the property, based on a fuller inspection, to enable you to decide whether the property is suitable for your purposes.**

The Society would be pleased to help you obtain a report suitable for your needs, such as a Homebuyers Report or Building Survey.

The fees for these reports are higher than 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.

You may make your own arrangements for obtaining a suitable report on the property. If you do so the Society will still require a valuation report for its own purposes.

The valuation fee payable to the Society includes an administration charge. If a final inspection is required, a further fee will be payable.

Please indicate the type of report required: tick box

<input type="checkbox"/>	Basic report & valuation	<input type="checkbox"/>	Homebuyer's report	<input type="checkbox"/>	Building survey	<input type="checkbox"/>	Revaluation (for additional borrowing purposes)
--------------------------	--------------------------	--------------------------	--------------------	--------------------------	-----------------	--------------------------	---

## 11 Access arrangements for the Society's valuer

A Name and address of vendor (if remortgaging, the applicants' contact details)

postcode telephone

B Name and address of selling agent

postcode telephone

## 12 Solicitor's / Conveyancer's details (please give details of the solicitor acting for any guarantor on page 11)

A Name and address of your solicitor/conveyancer

postcode telephone fax  
e.mail

B Name of person acting for you



## 13 Details relating to the new mortgage advance

### PURCHASE OF NEW PROPERTY

Purchase price

£

Loan required

£

Term of mortgage

years

Are you providing the balance of the purchase price from your own funds?

yes

no

If **yes** please state source

If **no**, please give details

### RE-MORTGAGE OF EXISTING PROPERTY

Estimated value of property

£

Existing mortgage outstanding

£

Additional funds required

£

Purpose of any additional funds required and costs for any proposed improvements to the property

£

£

£

Total loan required

£

Term of mortgage

years

### ADDITIONAL BORROWING

(existing mortgage customers)

Additional borrowing required

£

Present estimated value of property

£

Purpose of any additional funds required and the costs for any proposed improvements to the property

£

£

£

Term of mortgage

years

## 14 Method of repayment

Mortgage type requested *delete as appropriate*

Repayment / interest only

**How will the loan be repaid if interest only?** (The repayment method will be assessed during the underwriting process so the more detail the better)

Where applicable, documentary evidence of the repayment vehicle(s) must be provided to the Society.

**Details of existing endowment policies**

Company	Sum assured/value	Lives assured	Policy term	Monthly premium

If further policies are being used with this application, please continue under Additional Information on page 14.

**It is your responsibility to ensure that an appropriate repayment vehicle is kept in place, and to check regularly that it is on target to repay the capital amount of your mortgage. If not, you face the risk of not being able to repay the amount borrowed at maturity and your home could be at risk.**

## 15 Home insurance

It is a condition of any mortgage that your house is adequately insured. The Vernon can provide comprehensive cover at competitive premiums.

Do you wish the Society to quote for Buildings and / or Contents insurance?

yes

☐

no

☐

## 16 Dealing with the unexpected

Loss or reduction of income can occur suddenly and unexpectedly. How would you continue to meet your mortgage payments in this event?

## 17 Additional information

[illegible]

[illegible]

## 18 Data Protection

### YOUR RIGHTS

For the purposes of General Data Protection Regulation, the Vernon Building Society is the Data Controller responsible for the processing of your personal data. You have the right to request in writing a copy of the details held about you by the Society and where necessary the right to object to certain processing, the right to correct, sometimes delete and restrict the personal data the Society uses. In addition, you have the right to complain to the Society and the Information Commissioners Office (the data protection regulator). Please refer to the Vernon Building Society's Privacy Notice for further information on your rights.

Where you have provided your consent to the Society, such as to receive marketing messages, you have the right to withdraw it at any time. You can do this by notifying your local branch, calling us on 0161 429 6262 or writing to us at Marketing Communications, Vernon Building Society, 19 St Petersgate, Stockport, SK1 1HF. Alternatively, email [unsubscribe@thevernon.co.uk](mailto:unsubscribe@thevernon.co.uk)

### HOW WE USE YOUR DATA

- a) The Vernon Building Society will only retain your personal data only for as long as necessary in case of any queries or claims from you, and in accordance with legal and regulatory requirements.
- b) The Vernon Building Society process your personal information to enable it to provide a service for its members and customers which includes managing your accounts, assessing applications, insurance management, debt management, performing statistical analysis, performing credit reference and electoral register searches, sharing data with credit reference agencies, maintaining its accounts and records, supporting staff training and development, promoting its services; undertaking market research and the provision of financial services and advice.

- c) If false and inaccurate information is provided and fraud is identified, your details will be passed to fraud prevention agencies.
- d) Where an application is being supported by personal guarantee, it may occasionally be necessary to disclose details of the borrower's financial information to the guarantor.
- e) The Vernon Building Society requires a lawful reason to process your personal data and for some processing more than one legal basis may be relevant (except where the Society relies on Consent). The Society uses the following reasons to process your personal data; Consent, Performance of a Contract, Legal Obligation and Legitimate Interests.

### CREDIT CHECKS

In order to process your application we will supply your personal information to Credit Reference Agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail within our privacy policy, available at [www.thevernon.co.uk/privacy](http://www.thevernon.co.uk/privacy)

## 19 Mortgage and valuation declaration (please read carefully)

- a) I/We are over 18 years old, and confirm the information given in this application is true to the best of my/our knowledge and that it will form the basis of any offer of advance that may be made by the Society. I/We confirm no material information has been withheld.
- b) I/We agree to advise The Society immediately of any changes which occur before completion.
- c) The Society may take up any references it considers necessary for the processing of this mortgage application, including the obtaining of a credit reference from a recognised credit reference agency. The Society may update any reference or property valuation in the event that the proposed advance is not completed within 6 months of this date, and that any costs incurred will be my/our responsibility.
- d) In the case of a joint-named application, I/we understand that the first applicant (as detailed on this application form) will be the Representative Joint Borrower, and that he/she alone will be entitled to exercise the rights of membership of the Society.
- e) I/we understand that if any/all of the loan is subject to payments of interest only I/ we will be responsible for payment of the capital element at the end of the mortgage term and I/we therefore understand the implications of not having a suitable method to repay the capital element.
- f) In the case of an application to borrow more than 80% of the value of the property, I/we understand that the Society may arrange mortgage indemnity insurance for its own protection. I/We understand that I/we will remain liable for all sums outstanding under the mortgage. I/We understand that the insurance provider may seek to recover from me/us any sums paid under the policy.
- g) I/We understand that borrowers are members of the Society and bound by its Rules.
- h) I/We understand that the Society is not the agent of any valuer.
- i) I/We understand that the payment of the valuation fee shall not bind the Society to grant an advance.
- j) I/We have read section 10 headed VALUATION REPORT concerning the Society's valuation report for mortgage purposes and I/we understand that I/we should not rely on that report in any way in deciding whether or not to buy the property. I/We understand that if, contrary to the Society's recommendation, I/we do not request or obtain a fuller report for my/our purposes I/we run the risk that the property may suffer from defects which are not mentioned in the report obtained by the Society and that the report may be inadequate for my/our purposes.
- k) I/We understand that the valuation report prepared by the valuer appointed by the Society will not imply any warranty by the Society that the purchase price is reasonable.
- l) I/We understand that the Society and the valuer accept no responsibility to me/us, or to any third party, for the contents or adequacy of the report made to the Society.

20 Authorisation

I/We confirm that the details in this form and declarations stated are true and complete.

I/We understand that the information provided will form the basis upon which any offer of mortgage advance will be made.

The Vernon Building Society may search the files of a credit reference agency at any time during the processing of my/our application and at any time prior to the end of the mortgage term if the mortgage falls into arrears of more than 2 months and the situation is not being addressed.

I/We understand that this application form will form part of the contract between me/us and the Society (both in respect of the mortgage and any contract of insurance).

I understand that the Society will approach my/our employer

accountant/solicitor/conveyancer to disclose to the Society any information relevant to the Society's lending decision.

I/We waive any right to claim client confidentiality in respect of such information.

I/We understand that the Society may withdraw or modify any Offer of a Loan (particularly my quoted rates of interest and payment) at any time before the loan is actually made.

If applicable, any relevant information may be disclosed to any guarantor or proposed guarantor.

Signed in acknowledgement of the statement regarding the General Data Protection Regulations and the Mortgage and Valuation Declaration.

1st Applicant's Signature		Date	
2nd Applicant's Signature		Date	
3rd Applicant's Signature		Date	
4th Applicant's Signature		Date	
1st Guarantor's Signature		Date	
2nd Guarantor's Signature		Date	

21 For Society use

Comments / Recommendation

Approved	£	(in words)
Signed		Date



## Instructions to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

**Vernon Building Society**  
**19 St Petersgate**  
**Stockport**  
**SK1 1HF**

Service user number

9 8 0 1 3 3

Please indicate your preferred monthly payment date:  
 15th / 28th

Name(s) of account holder(s)



Bank/building society account number

Branch sort code

Instructions to your bank or building society

Please pay Vernon Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Vernon Building Society, and, if so, details will be passed electronically to my bank / building society.

Name and full postal address of your bank or building society

To the Manager

Bank/Building Society

Address

Postcode

Signature(s)



Date

Vernon account number (if known)



### The Direct Debit Guarantee This guarantee should be detached and retained by the payer



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Vernon Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Vernon Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Vernon Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society – If you receive a refund you are not entitled to, you must pay it back when Vernon Building Society asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## Head Office

19 St Petersgate  
Stockport,  
Cheshire, SK1 1HF  
Tel: 0161 429 6262  
Email: [info@thevernon.co.uk](mailto:info@thevernon.co.uk)

---

## Bramhall

12b Woodford Road  
Bramhall,  
Stockport, SK7 1JJ  
Tel: 0161 429 4312  
Email: [bramhall@thevernon.co.uk](mailto:bramhall@thevernon.co.uk)

## Hazel Grove

190 London Road  
Hazel Grove,  
Stockport, SK7 4HF  
Tel: 0161 429 4313  
Email: [hazelgrove@thevernon.co.uk](mailto:hazelgrove@thevernon.co.uk)

## Marple

1 Ridgedale Centre  
Marple,  
Stockport, SK6 6AW  
Tel: 0161 429 4316  
Email: [marple@thevernon.co.uk](mailto:marple@thevernon.co.uk)

## Poynton

87 Park Lane  
Poynton,  
Cheshire, SK12 1RD  
Tel: 01625 855 830  
Email: [poynton@thevernon.co.uk](mailto:poynton@thevernon.co.uk)

## Reddish

4 Gorton Road,  
Reddish,  
Stockport, SK5 6AE  
Tel: 0161 429 4315  
Email: [reddish@thevernon.co.uk](mailto:reddish@thevernon.co.uk)



[www.thevernon.co.uk](http://www.thevernon.co.uk)   

Telephone calls may be recorded and monitored for regulatory and training purposes to help maintain service quality.

Vernon Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (registration number 195475)

