

**Mortgage application form**

**Individual Banking**

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| Applicant one:  |  |
| Applicant two:  |  |
| Applicant three:  |  |
| Applicant four:  |  |
|  |
| Account manager:  |  |
| Handelsbanken contact number:  |  |
| Handelsbanken address:  |  |

**This application is to be read in conjunction with and forms part of the Mortgage Fact Find you completed on:**

**Please make sure you read and understand both of these documents together.**

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| **Important Information*** Please read this information carefully before completing this application form. If you need any help, please ask your account manager.
* Before making this application you must have read the Mortgage Illustration which gave details of the mortgage you wish to apply for and the service we’ve provided you with.
* If there’s anything you don’t understand in the Mortgage Illustration, or you need any more information, speak to your account manager before you complete this application.
* Please remember that where we’ve given advice to you and recommended a mortgage product, this is based on your current circumstances, which may change, and current interest rates, which may rise.
* If the mortgage that you’re applying for is interest only or part interest only, it’s your responsibility to make sure you have arrangements in place to repay the mortgage at the end of its term.
* Details of how Handelsbanken will use your personal information at the beginning of the mortgage application are set out in a document called “How we use your information”, which we’ve provided to you separately.
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| **Surveys**Securityvaluation – market valueBefore we offer you a mortgage we need an independent qualified valuer to assess the property and submit a written report, confirming the market value and that the property is a suitable security for the mortgage you’ve requested. This report does not necessarily give you any indication as to the condition of the property; the valuation will be for the Bank’s purposes only.Survey **(**EnglandandWales**)**If the property is in England or Wales, we strongly suggest you arrange your own Level 2 RICS (Royal Institute of Chartered Surveyors) Home Survey report. This is more detailed than the security valuation we get, which only confirms the market value and that the property is a suitable security for the mortgage you’ve requested. Although the Home Survey report is limited and there may be little comeback in the event of any serious problems encountered later, it may identify some defects, giving you the opportunity to get more specialised reports and estimates. If our appointed valuer finds anything concerning with the property or services, we may ask for a copy of the report to support their assessment. Survey **(**Scotland**)**If the property is in Scotland it’s normal practice for you to be provided with a copy of the Home Report by the seller of the property. This should be under three months old and be from a Registered Valuer. If the Home Report is dated more than three months before the date when we intend to first make the mortgage available to you, we may ask you to get an update of the Home Report. Alternatively (or, if we agree, as an addition) to the Home Report, we may ask you to get a Scheme 1 or Scheme 2 valuation of the property. A Scheme 1 valuation is quite general and will include a valuation of the property. A Scheme 2 valuation is most likely to be required for older properties. If the property is a new property that’s being sold for the first time, a Home Report won’t be provided by the seller, or if for any other reason a Home Report is unavailable, you’ll need to get an independent valuation of the property. Building survey This Level 3 RICS Home Survey provides a thorough and complete inspection of the property carried out by a qualified, professional building surveyor, plus a report that aims to identify visible defects and potential problems caused by hidden flaws, perhaps resulting from the age or design of the property. This includes structural matters, options on repairs, budgets and consequences of inactivity, and advise on serious risks and dangerous conditions that may require further investigation by a lawyer. For listed buildings it’s recommended that you get a building survey before you purchase or undertake major works. It can be expensive, but worthwhile given that your home is one of the most costly items you’ll buy. If you intend to get a more detailed survey, we recommend that you appoint a qualified building surveyor. If our appointed valuer finds anything concerning with the property or services, we may ask for a copy of the report to support their assessment.Structural survey and other specialist reportsThese are detailed specialist inspection reports, such as a structural survey and/or specialist reports, for example, a drainage report. These are done by qualified structural surveyors or engineers for specific issues, which might have been identified within the Home Survey report or initial valuation report. If a Structural Report is needed it can be done at the same time as the valuation in certain circumstances; however, unless specifically instructed, a full structural survey is costly and may not be appropriate at this stage. If you subsequently do need a specialist report, we recommend that you appoint a suitably qualified surveyor, engineer or expert.**Conveyancing**SolicitorsChoosing a solicitor can be difficult and it’s usually best to select a firm based on a recommendation from someone that you know, although you should always check that they’re experienced in house conveyancing. You’re responsible for all the solicitor’s costs (including the costs of any solicitor acting for us) so you may want to get quotations from a couple of firms, as their charges may vary. You’ll also need to pay other search and registration fees, and, for a new purchase, stamp duty land tax in England and Wales and land and buildings transaction tax in Scotland. Your solicitor will be able to advise you of the likely amounts, although we’ve included estimated figures in your Mortgage Illustration. If you’re buying a property, we’ll usually be able to use the same firm of solicitors you choose to act for you to undertake the legal work needed for your mortgage completion.**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.** |

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| **Identification and address verification**If any applicant doesn’t have an account with us, we’re required by law to verify your name and address. When you’ve completed this mortgage application form, send or bring it to your branch with one item of identification from each of the following lists, for each applicant who does not already hold an account with us. By law we can’t accept photocopies of these documents. |
|  | Identification list AFull passportNational or Employee's Identity Card (with signature and photograph)Full driving licence | Identification list B (*Must not be more than three months old)*Bank/building society statementGas, electricity or telephone billCouncil tax billMortgage statement |  |
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| **Your new borrowing requirements** |
| Please state the type and amount for the new borrowing you need |
| **Part one** |  | **Part two** |  |
| Mortgage term |  |  | Yrs |  | Mths | Mortgage term |  |  | Yrs |  | Mths |  |
|  |  |  |  |  |
| Mortgage |  | Mortgage |  |  |
|  |  |
| Current Account Mortgage |  | Current Account Mortgage |  |  |
|  |  |
| Contingent liability |  | Contingent liability |  |  |
|  |  |
| Offset arrangement? |  | Offset arrangement? |  |  |
|  |  |
| Standard variable |  | Standard variable |  |  |
|  |  |
| Handelsbanken Base Rate |  | Handelsbanken Base Rate |  |  |
|  |  |
| Fixed rate |  | Fixed rate |  |  |
|  |  |
| Benefit period |  | Yrs |  | Mths | Benefit period |  | Yrs |  | Mths |  |
|  |  |
| Repayment type |  | Repayment type |  |  |
|  |  |
| Interest only period (if applicable) |  | Interest only period (if applicable) |  |  |
|  |  |
| If you have an interest only repayment type, please detail how you’ll repay the mortgage |  |  | If you have an interest only repayment type, please detail how you’ll repay the mortgage |  |  |
|  |  |
|  |  |  |
|  | Type of borrower |  |  |
|  |  | First time buyer |  | Home movers (2nd or subsequent buyers) |  | Remortgagers |  |
|  |
|  |  | Council/Registered social landlord tenant exercising their right to buy |  | Other |  |
|  |
|  | Purpose of borrowing: |  |  |  |
|  |  |  |
|  |
|  | Address of property to be mortgaged / remortgaged |  |  |  |
|  |  |  |
|  |
|  | Details of any additional security: |  |  |  |
|  |  |  |
|  |
|  |
| Payment day |  | (insert 1-28 or 31 for last day of the month) |  |
|  |
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| **Details of the property to be mortgaged** |
|  | Property is / will be registered in the name(s) of: |  |  |  |
|  |  |  |
|  |
|  | Please give the names and addresses of “any registered owners” who will not live in the property |  |  |  |
|  |  |  |
|  |
|  | Is the property a |
|  |  | Detached house |  | Semi-detached house |  |  | Bungalow |  | Mid terrace |  |  |
|  |
|  |  | End terrace |  | Flat - converted |  |  | Flat – purpose built |  | Maisonette |  |  |
|  |
|  |  | Other\* |  |  |  |  |  |  |  |  |  |
|  |
|  | \*If other, please specify |  |  |
|  |
|  |  | Freehold |  | Leasehold\* |  | Heritable (Scotland only) |  |
|  |
|  | \*If leasehold, please specify |  | Years unexpired on lease |  | Annual ground rent |  |
|  |
|  | Is the property constructed from brick with a slate or tile roof? |  |  |  |  |  |  |
|  |
|  | \*If no, please specify type of construction |  |  |
|  |
|  | Is the property of ‘mixed use’?(this means used for both living in and for business) |  |  |  |  |  |
|  |
|  | If a listed building, please specify category |  |  |  |  |
|  |
|  | Is the site area of the property more than one acre/4047m²? |  |  | EPC grade (A – G) |  |  |
|  |
|  | \*If mixed use please state the current and intended use of the land/property |  |  |
|  |  |
|  |
|  | Does the property have a garage? |  |  | Number of habitable rooms? |  |  |
|  |
|  | Approximate year of construction? |  |  | Number of bedrooms? |  |  |
|  |
|  | Less than ten years old? |  |  | Is the property not yet built? |  |  |
|  |
|  | If you’re purchasing a property – does the property have an Insurance Guarantee? |  |  |
|  |
|  | If ‘Yes’, please provide the name of the company |  |  |
|  |
|  | If you’re building a property – will the property have an Insurance Guarantee? |  |  |
|  |
|  | If ‘Yes’, please provide the name of the company |  |  |
|  |
|  | If ‘No’, will a qualified architect employed by you supervise the construction? |  |  |
|  |
|  | If ‘Yes’, please provide the following details |  |
|  |
|  | Name of professional |  |  |
|  |
|  | Qualifications of professional |  |  |
|  |
|  | Name of professional’s firm |  |  |
|  |
|  | Address of professional’s firm |  |  |
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| **Solicitor/licensed conveyancer details** |
|  | Name |  |  |
|  |  |
|  |
|  | Name of firm |  |  |
|  |  |
|  |
|  | Address |  |  |
|  |  |
|  |  |
|  |
|  | Phone. |  |  |
|  |  |  |  |  |  |
|  | E-Mail |  |  |
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| **Valuation details** |
| Before we offer you a mortgage we need an independent qualified valuer to assess the property and submit a written report, confirming the market value and that the property is a suitable security for the mortgage you’ve requested.This report does not necessarily give you any indication as to the condition of the property; the valuation will be for the Bank’s purposes only. We’ll instruct a valuer to carry out a valuation of the proposed property. |
|  |
|  |  | Valuation for mortgage purposes |  |  | Valuation and appraisal for residential development loan |
|  |  |
| We strongly recommended that you get a report showing the condition and value of the property for your own protection. We may sometimes need a specialist report with the valuation, for some property types. We’ll discuss this with you before instructing our valuer. We strongly recommend that you arrange any buildings surveys independently. You’ll find qualified local specialists, surveyors and valuers at [www.ricsfirms.com](http://www.ricsfirms.com). Please see our Surveys section on page 2 for more details |

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| **Valuation details** |
| **First additional property security**Before we offer you a mortgage we need an independent qualified valuer to assess the property and submit a written report, confirming the market value and that the property is a suitable security for the mortgage you’ve requested.This report does not necessarily give you any indication as to the condition of the property; the valuation will be for the Bank’s purposes only. We’ll instruct a valuer to carry out a valuation of the proposed property. |
|  |
|  |  | Valuation for mortgage purposes |  |  | Valuation and appraisal for residential development loan |
|  |  |
| We strongly recommended that you get a report showing the condition and value of the property for your own protection. We may sometimes need a specialist report with the valuation, for some property types. We’ll discuss this with you before instructing our valuer. We strongly recommend that you arrange any buildings surveys independently. You’ll find qualified local specialists, surveyors and valuers at [www.ricsfirms.com](http://www.ricsfirms.com).Please see our Surveys section on page 2 for more details |

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| **Valuation details** |
| **Second additional property security**Before we offer you a mortgage we need an independent qualified valuer to assess the property and submit a written report, confirming the market value and that the property is a suitable security for the mortgage you’ve requested.This report does not necessarily give you any indication as to the condition of the property; the valuation will be for the Bank’s purposes only. We’ll instruct a valuer to carry out a valuation of the proposed property. |
|  |
|  |  | Valuation for mortgage purposes |  |  | Valuation and appraisal for residential development loan |
|  |  |
| We strongly recommended that you get a report showing the condition and value of the property for your own protection. We may sometimes need a specialist report with the valuation, for some property types. We’ll discuss this with you before instructing our valuer. We strongly recommend that you arrange any buildings surveys independently. You’ll find qualified local specialists, surveyors and valuers at [www.ricsfirms.com](http://www.ricsfirms.com).Please see our Surveys section on page 2 for more details |

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| **Valuation details** |
| **Third additional property security**Before we offer you a mortgage we need an independent qualified valuer to assess the property and submit a written report, confirming the market value and that the property is a suitable security for the mortgage you’ve requested.This report does not necessarily give you any indication as to the condition of the property; the valuation will be for the Bank’s purposes only. We’ll instruct a valuer to carry out a valuation of the proposed property. |
|  |
|  |  | Valuation for mortgage purposes |  |  | Valuation and appraisal for residential development loan |
|  |  |
| We strongly recommended that you get a report showing the condition and value of the property for your own protection. We may sometimes need a specialist report with the valuation, for some property types. We’ll discuss this with you before instructing our valuer. We strongly recommend that you arrange any buildings surveys independently. You’ll find qualified local specialists, surveyors and valuers at [www.ricsfirms.com](http://www.ricsfirms.com).Please see our Surveys section on page 2 for more details |

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| **Viewing arrangements**Please let us know who the valuer should contact to access the property. |
|  | Name |  |  |
|  |  |
|  |
|  | Address |  |  |
|  |  |
|  |  |
|  |
|  | Phone |  |  |
|  |  |  |  |  |  |  |  |
|  | Email |  |  |
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| **Additional information**Please use this section to write down any relevant information we’ve requested in the previous sections to support your application. Please indicate which section each piece of information relates to. |

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| **Important information about fees**The following are non-refundable when paid:* Valuation fee - this is payable on signing this application for the mortgage
* Solicitor’s fees
* Fixed rate booking fee – this is payable on signing this application for the mortgage
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| **Insurance details** You'll need to give us evidence that suitable buildings insurance is in place in respect of the property to be mortgaged for the duration of the mortgage. You should also consider obtaining life cover for the full amount of the mortgage as well as other types of insurance to ensure you're still able to meet your mortgage payments if something goes wrong. You are strongly recommended to take advice from a financial adviser who specialises in these important matters. |

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| **Current Account Mortgage - Statements** |
| When would you like to receive your bank statements? |  |  | Monthly |  | Quarterly |  | ½ Yearly |  |
|  |
| If we agree an overdraft facility for you, statements will be sent monthly. |

Please complete the Certificate of Occupancy section below. However, if this is not applicable please delete the section but leave the statement that there are “No Non Borrowing Occupiers”.

|  |
| --- |
| **Certificate of Occupancy** |
| **Full name of registered owners of the property:** |
| Title and full name | Borrower Y/N | Relationship to borrower if a non borrower |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **All occupiers (excluding registered owners) of this property both present and proposed (aged 17 and over) - please include children temporarily away at college:** |
| Title | Full name | Age | Relationship to owner |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
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|  |  |  |  |
| **Details of any non-owners who: have or will have provided funds towards the property purchase (as a gift or otherwise), has or will make contributions towards any mortgage or loan on the property and who will/has made significant contributions towards the upkeep of the property:** |
| Title | Full Name | Address if different | Relationship to owner | Amount of gift (if applicable) |
|  |  |  |  |  |
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|  |  |  |  |  |
| **Is this property held by any of the owners on behalf of another person, business or company or Trust? If so please provide details and relevant documents, and notify us immediately:** |
|  |
| **Please detail any company or business which formally occupies the premises as its registered office or business premises. Indicate if a formal lease is in place or not and the basis of use:** |
|  |

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| **Certificate of Occupancy** |
| **There are no ‘non borrowing occupiers’ over the age of 17 years old living at the property** |

|  |
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| **Certificate of Occupancy declaration - all registered owners of the property to sign:** |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 1st owner |  |  | Date |  |  |
|  |  |  |
|  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 2nd owner |  |  | Date |  |  |
|  |  |  |
|  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 3rd owner |  |  | Date |  |  |
|  |  |  |
|  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 4th owner |  |  | Date |  |  |
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| **Consents, authorisations and confirmations given by all applicants**I / We apply for a mortgage or other facility to be made to me / us and declare that I’m / we’re at least 18 years old, and Handelsbanken can rely on the information I’ve / we’ve given on this form and the Mortgage Fact Find to decide whether to lend me / us money. I / We confirm that the information I’ve / we’ve given is true, complete and contains all Material Facts relating to my / our application. I / We understand Handelsbanken may decline my / our application.I / We recognise that if Handelsbanken provide a mortgage to me / us and my / our circumstances change during the term of the mortgage, I’ll / we’ll still be responsible for paying the sums due by me / us in full each month.I / We also recognise that the provision of a mortgage will not imply any warranty by Handelsbanken as to the reasonableness of the purchase price nor as to the soundness of construction or state of repair of the property.I / We give consent:* for the solicitor acting on my / our behalf to disclose to Handelsbanken’s solicitors all information relevant to Handelsbanken’s decision to lend. I / We waive the right to claim solicitor / client confidentiality or legal privilege in respect of such information and generally in respect of the transaction of which the mortgage forms a part.

I / We authorise you:* to make such enquiries as you consider necessary (for example to my / our employer, accountant, bank) for the purposes of your credit assessment;
* to collect any fixed rate booking fee (where applicable) from me / us;
* to instruct a valuation of the property (securityvaluation – market value, as described on Page 2 above) to be mortgaged / re-mortgaged and any specialist report you may consider necessary; and
* to instruct solicitors to undertake work on behalf of Handelsbanken to ensure that any borrowing is fully secured by the property to be mortgaged / re-mortgaged and debit me with their fee and any disbursement fees incurred by them.

I / We confirm that:* any solicitor’s fees (and any expenses incurred by solicitors) in connection with any security over the property granted in favour of Handelsbanken are payable by me / us even if the mortgage doesn’t complete. If I / we have a current account with Handelsbanken, Handelsbanken may debit the solicitor’s fees (and any expenses incurred by solicitors) from that account;
* any fixed rate booking fee is payable by me / us when I / we sign this application form and it won’t be refunded even if the mortgage doesn’t complete. If I / we have a current account with Handelsbanken, Handelsbanken may debit the fixed rate booking fee from that account;
* I / We have read the recommendations in this application form that I / we should get advice from a financial adviser;
* any mortgage from Handelsbanken will be subject to Handelsbanken's Mortgage Loan Terms and Conditions. Any security over the property will be subject to Handelsbanken's Mortgage Deed Terms and Conditions, both of which I’ll / we’ll read before signing the Mortgage Offer and security or other mortgage documents; and
* details of how Handelsbanken will use my / our personal information have been provided in the document “How we use your information”.
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| **All applicants for the mortgage to sign:** |
| **Applicant one** |
| **How we use your information** |
| Handelsbanken Privacy Notice, “How we use your information” has been provided to me / us |
|  |  |  |  |
|  |  | From time to time we would like to send you information about our products and services and those of companies in the Handelsbanken Group by post, telephone and email which we believe would interest you. If you agree to us contacting you in this way please tick the box on the left. |  |
|  |
|  |
|  |  | From time to time we use approved research companies to contact our customers by telephone, email and post to participate in customer satisfaction surveys. If you agree to be contacted in this way please tick the box on the left. |  |
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|  |
|  | Please sign: |  |  | Date: |  |  |
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| **All applicants for the mortgage to sign:** |
| **Applicant two** |
| **How we use your information** |
| Handelsbanken Privacy Notice, “How we use your information” has been provided to me / us |
|  |  |  |  |
|  |  | From time to time we would like to send you information about our products and services and those of companies in the Handelsbanken Group by post, telephone and email which we believe would interest you. If you agree to us contacting you in this way please tick the box on the left. |  |
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|  |
|  |  | From time to time we use approved research companies to contact our customers by telephone, email and post to participate in customer satisfaction surveys. If you agree to be contacted in this way please tick the box on the left. |  |
|  |
|  |
|  | Please sign: |  |  | Date: |  |  |
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| **All applicants for the mortgage to sign:** |
| **Applicant three** |
| **How we use your information** |
| Handelsbanken Privacy Notice, “How we use your information” has been provided to me / us |
|  |  |  |  |
|  |  | From time to time we would like to send you information about our products and services and those of companies in the Handelsbanken Group by post, telephone and email which we believe would interest you. If you agree to us contacting you in this way please tick the box on the left. |  |
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|  |  | From time to time we use approved research companies to contact our customers by telephone, email and post to participate in customer satisfaction surveys. If you agree to be contacted in this way please tick the box on the left. |  |
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|  |
|  | Please sign: |  |  | Date: |  |  |
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| **All applicants for the mortgage to sign:** |
| **Applicant four** |
| **How we use your information** |
| Handelsbanken Privacy Notice, “How we use your information” has been provided to me / us |
|  |  |  |  |
|  |  | From time to time we would like to send you information about our products and services and those of companies in the Handelsbanken Group by post, telephone and email which we believe would interest you. If you agree to us contacting you in this way please tick the box on the left. |  |
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|  |
|  |  | From time to time we use approved research companies to contact our customers by telephone, email and post to participate in customer satisfaction surveys. If you agree to be contacted in this way please tick the box on the left. |  |
|  |
|  |
|  | Please sign: |  |  | Date: |  |  |
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**Telephone calls may be recorded or monitored for security and training purposes.**

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

**If you’re applying for a mortgage or another mortgage in a foreign currency, please remember that changes in the exchange rate may increase the sterling equivalent of your debt.**

Handelsbanken is the trading name of Handelsbanken plc, which is incorporated in England and Wales with company number 11305395. Registered office: 3 Thomas More Square, London, E1W 1WY, UK. Handelsbanken plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 806852. Handelsbanken plc is a wholly-owned subsidiary of Svenska Handelsbanken AB (publ).

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