



Bringing your finances closer to home

Residential mortgage application

For our use only							
Mortgage application number:							

For mortgage intermediary use only – please complete <u>IN FULL</u>							
Your NBS introducer code: <input type="text"/>							
Your name:							
Name of your business:							
Your business address:							
Your telephone number:							
FSA firm reference: <input type="text"/>							
Appointed representative reference (if this applies)							
<input type="text"/>							
Level of service given: <input type="checkbox"/> Advised <input type="checkbox"/> Non-advised							
(tick one box)							
Broker fee payable at: Submission / Offer / Completion £							
Please circle the option that applies							
Broker fee refund amount £							

So we can deal with your application as quickly as possible, please fill in every answer using block capitals.

If any question does not apply to you, please write 'none'. If the details for the second person applying are the same as for the first person applying, please write 'see opposite'.

Purchase Remortgage (tick the box that applies)

1 Checklist

To make sure you send us all the information we need to deal with your application, please use the checklist below. Tick the boxes that apply to show what you are enclosing. We will accept copies of documents if you get a member of our staff, your financial adviser or another professional person to sign them as being true copies of the originals. **Please do not send the original documents as we cannot guarantee their safe return.**

As proof of identity, we will accept a full UK or EC driving licence, a full UK or EC passport, or a new style national insurance card.

Documents	First person applying	Second person applying
Proof of identity (all applicants)		
Bank statement(s) for the last month		
Payslip(s) for the last month		
Other documents		
Right to buy letter (if you are buying as a sitting tenant)		
Last three years audited accounts if self employed		

2 Personal details

a Title (Mr, Mrs, Miss, Ms):

First names:

Surname:

Previous surname:

Date previous surname changed:

b Date of birth:

c National insurance number:

d Marital status (married, civil partner, single, separated, divorced, widowed):

Contact details

e Work telephone number:

f Mobile telephone number:

g Home telephone number:

h Fax number:

i Email address:

Applicant type

Are you a first time buyer?

First person applying				Second person applying			
Yes		No		Yes		No	

3 Customer information

As a responsible lender, we take into account your personal circumstances when deciding how much we can lend you. To help us do this, you must give us accurate information and we may assess your application using a process called 'credit scoring'.

Under the Data Protection Act, the general information you have supplied about yourself in this form is known as your personal data. As part of the Nottingham's application procedure, we will be obtaining, processing and holding personal data, together with other information you have supplied. "The Nottingham" means Nottingham Building Society and its subsidiary undertakings, Nottingham Property Services and Nottingham Mortgage Services. The Nottingham's Marketing Group ("the Marketing Group") includes the Nottingham and carefully selected third-party organisations with which the Nottingham has a commercial relationship. A list of the current Marketing Group can be obtained from the Nottingham's Marketing department.

The Marketing Group will use the information you have given for the administration of your account, statistical analysis and to advise you of any products we believe may be suitable to your needs. The Marketing Group may also use your information for credit scoring, debt collection and fraud prevention. We do not pass information on to other companies for their own research, analysis and marketing purposes. However, we may pass information on to other companies to conduct research, analysis and marketing activities on our behalf.

We may also use your personal information to update and enhance our customer records, to create a customer profile on you and to help with our product and service development.

We will treat all your personal information as private and confidential (even when you are no longer a customer). We will not give your details to anyone (even other companies in our group) unless: we have to give the information by law; there is a duty to the public to disclose it; you request us to disclose it, or we have your permission to do so; or our interests require us to give the information (for example, to prevent fraud). We will not use this as a reason for giving information for marketing purposes.

You have the right to see the personal records we hold about you. You will have to pay a fee (currently £10) if you want to exercise this right. Please contact us at our Head Office at 3 Fulforth Street, Nottingham NG1 3DL.

Data held by us about you will be kept while you are a customer and may be held for six years after your relationship with us as a customer has ceased. You can always let us know if information we hold about you has changed, so that we can make sure it is updated.

First person applying – If you do not want to be contacted in the future with details of our other products, services and offers, please tick this box:

Second person applying – If you do not want to be contacted in the future with details of our other products, services and offers, please tick this box:

If you change your mind at any time in the future, you can write to us at Nottingham Building Society, 3 Fulforth Street, Nottingham NG1 3DL quoting all your account numbers with Nottingham Building Society.

4 Family, dependants, other people who live with you

a Please give details of dependent children and any other dependants: eg

First person applying		Second person applying	
Age	Relationship	Age	Relationship
10	Son		

b Please give details of all people aged 17 or over who do or may live in the property including any people aged 17 or over that you have already mentioned in 4a:

First person applying			Second person applying		
Name	Date of birth	Relationship	Name	Date of birth	Relationship

The people named in 4b will be asked to sign a form we send them. We will not give them any financial information about you, but we may have to tell them the amount you are borrowing from us.

5 Where you live

a Are you:
(tick the box that applies)

First person applying		Second person applying	
Living with family?		Living with family?	
Living with friends?		Living with friends?	
Living with partner?		Living with partner?	
Owner occupier with no mortgage?		Owner occupier with no mortgage?	
Owner occupier with a mortgage?		Owner occupier with a mortgage?	
Tenant?		Tenant?	

b Present address:

How long have you lived at this address?

Daytime telephone number:

Evening telephone number:

Mobile telephone number:

c Correspondence address (if different to your present address in 6b above):

d If you are (or have been in the last 24 months) an owner with a mortgage, what is the **lender's name and address**?

e Your mortgage account number:

Monthly repayment:

Amount owing:

At the time your new mortgage starts, will this mortgage be repaid?

Postcode:		Postcode:	
Years:	Months:	Years:	Months:
Postcode:		Postcode:	
Postcode:		Postcode:	
£		£	
£		£	
Yes		No	
Yes		No	

If 'No', please give details below.

f If you are a tenant, what is your landlord's name and address?

How much rent do you pay each month?

Postcode:		Postcode:	
£		£	

g If you have lived at your present address for less than three years, please list below all the other places you have lived in the last three years. For each address write down:

- how long you lived there;
- on what basis you lived there (for example, tenant, owner with a mortgage, owner without a mortgage, living with family);
- (if you had a mortgage on the home) the lender's name, address and your mortgage account number; and
- (if you were a tenant) the landlord's name and address.

If you need more space use the box on page 13.

6 Your bank account(s)

Bank sort code:

1.

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Bank sort code:

2.

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Bank sort code:

3.

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Bank sort code:

4.

Names account held in:

Account number:

How long have you held this account with the bank?

Years:

Months:

Please state the number of the account you would like your direct debit to be paid from (ie 1, 2, 3 or 4)

7 Employment details

If you are self-employed or a director with a 25% or more shareholding, go to section 8.

	First person applying		Second person applying			
a Employer's name:						
Head office address:						
	Postcode:		Postcode:			
b Nature of business:						
c Your present position:						
d How long have you worked for this employer?	Years:	Months:	Years:	Months:		
e Your work or paye number (this is usually on your payslip):						
f Employer's telephone number:						
Employer's fax number:						
g Are you employed on a fixed term contract, permanent, probationary or temporary basis?						
h Income details:	Yearly amount	Is it a guaranteed payment?		Yearly amount	Is it a guaranteed payment?	
		yes	no		yes	no
- Basic gross income:	£			£		
- Bonus:	£			£		
- Overtime:	£			£		
- Commission:	£			£		
- Shift allowance:	£			£		
- State pension:	£			£		
- Occupational pension:	£			£		
- Maintenance:	£			£		
- Other (please	£			£		
give details):	£			£		

i If you have been in your present job for less than 18 months, please give details of all the other jobs you have had in the last 18 months. Include the employer's name and head office address, nature of business, your position, your work or paye number, the date you started work for them and the date you left.

	First person applying		Second person applying	
Employer's name:				
Head office address:				
	Postcode:		Postcode:	
Nature of business:				
Your position:				
Your work or paye number:				
Date you started with the company:				
Date you left the company:				

If you need more space use the box on page 13.

8 Self-employed people and directors with a 25% or more shareholding

	First person applying	Second person applying
a Name of business:		
Registered address:		
Telephone number:		
b Are you a director, partner or sole trader?		
c Company reg number:		
d VAT reg number:		
e Fax number:		
f Email address:		
g What percentage of the shares in this business do you own?	%	%
h How long has the business been trading?	Years: Months:	Years: Months:
i Financial year end date (dd/mm):		
j Nature of business:		
k Accountant's name:		
Address:		
Telephone number:		
Fax number:		
l Income details:	Amount paid annually	Amount paid annually
- Your share of latest net profit or	£	£
- Director's salary	£	£
- Dividend payments	£	£

If you have been self-employed for less than three years, please use section 7i to give details of where you have worked in the last three years.

9 Spending

- Personal loan 1

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Lenders name

First person applying	Second person applying

- Personal loan 2

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Lenders name

- Credit cards 1

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Credit card company

- Credit cards 2

Monthly payment £
 Amount outstanding £
 Number of months left to pay
 Credit card company

- Maintenance

Monthly payment £
 Amount outstanding £
 Number of months left to pay

- Other

Monthly payment £
 Amount outstanding £
 Number of months left to pay

10 Details of the property to be mortgaged

a Address:

Postcode:

b About what year was the property built?

c Type of property: (tick the box that applies)

house bungalow purpose-built flat converted flat

Please note: We do not lend on ex-local authority flats.

d If your property is a house or bungalow, is it: (tick the box that applies)

detached? semi-detached? end-terraced? mid-terraced?

e Number of:

living rooms
bathrooms

bedrooms
parking spaces

kitchens
garages

f Is the property: freehold? leasehold?

If leasehold – how many years are left on the lease?

 years

– what is the ground rent due each year?

 £

– annual service charge?

 £

g Property construction: (tick the boxes that apply)

Walls: brick stone concrete other

Roof: pitched & tiled flat & asphalt thatched other

If you have ticked 'other' please give details on page 13.

h Is the property a listed building?

Yes No

i Are you buying the property as a sitting tenant under the right to buy scheme?

Yes No

j Is the whole of your property to be used only for you and your family to live in?
If you have ticked 'NO' give full details on page 13.

Yes No

11 The loan – complete either 11a or 11b.

11a House Purchase

a Price of the property (not including the value of any furnishings, carpets, curtains and so on):

b How are you paying for the deposit (tick the boxes that apply)?

Savings Gift from parents Equity from sale of current home Right to buy (no deposit) Bank loan

c Loan amount:

d You can split the amount you want to borrow into two parts, if you wish.

	How much do you want to borrow (excluding any fees you might want to add – see 11e for more on this) on a:		Which mortgage product do you want? (for example, x% fixed rate until dd/mm/yy)	Over how many years/months do you want to repay the loan?	
	Repayment basis	interest-only basis		Years	Months
Part 1	£	£			
Part 2	£	£			

If interest-only, it is your responsibility to ensure an adequate savings plan is in place which will repay the capital at the end of the mortgage term.

e If you have to pay any fees, we usually add these to the loan and interest will be charged on them.

Tick the box if you prefer to pay these fees when you complete your mortgage.

f If you have chosen the interest only repayment method (either for all or part of your mortgage) please explain how you intend to repay the loan at the end of the term:

11b Remortgage

a Estimated value of the property:

b Loan amount:

c Write down how much you want to borrow against the reasons you are applying for the loan.

repay the existing mortgage:

home improvements:

to buy out someone else who owns the property:

consolidate personal debt (please list the debts you are repaying on page 13):

to buy a holiday home:

to buy an investment property:

other (please give details on page 13):

d You can split the amount you want to borrow into two parts, if you wish.

	How much do you want to borrow (excluding any fees you might want to add – see 11e for more on this) on a:		Which mortgage product do you want? (for example, x% fixed rate until dd/mm/yy)	Over how many years/months do you want to repay the loan?	
	Repayment basis	interest-only basis		Years	Months
Part 1	£	£			
Part 2	£	£			

If interest-only, it is your responsibility to ensure an adequate savings plan is in place which will repay the capital at the end of the mortgage term.

e If you have to pay any fees, we usually add these to the loan and interest will be charged on them.

Tick the box if you prefer to pay these fees when you complete your mortgage.

f If you have chosen the interest only repayment method (either for all or part of your mortgage) please explain how you intend to repay the loan at the end of the term:

12 Assessment of the security

Notes – Assessment of the security is how we will determine if the property is suitable security to secure the loan.

There are a number of approaches we may utilise for this assessment, including:

Mortgage valuation, Automated Valuation Model, Desktop valuation – these are all simply for us to decide if the property is suitable to secure the loan and if it is worth the amount we are lending to you. It is important to understand that these are very limited and will not potentially raise any hidden problems. For purchase applications, we will normally give you a copy of our assessment. This assessment does not cover everything about the property's condition. There could be faults that would only be found on a more detailed inspection. The valuer may notice something wrong but may decide not to put it in the report. This is because the report will only contain information which is important in deciding whether the value of the property will cover the amount we are lending you. Please do not think the property has no faults just because there are none in the report. If any faults are mentioned, these may not be the only ones in the property.

Homebuyer Survey and Valuation – a Homebuyer Survey and Valuation is a survey on the condition of the property and covers all parts of the property which are easily accessible. The surveyor will be able to give you a general opinion of the property. It will detail any future problems that can be foreseen and will tell you if any areas need further investigation. If you ask your own surveyor to do a Homebuyer Survey and Valuation or detailed building survey, rather than arranging this through us, an additional mortgage valuation by a valuer approved by us may be necessary.

Detailed building survey – a detailed building survey covers the same points as the Homebuyer Survey and Valuation but in much more detail. If there are any problems or faults with the property the surveyor will explain what may have caused them and how to put them right.

Remortgages only – we will not always ask a valuer to physically inspect your property. This means we will not normally give you a copy of any report we use to help us decide whether or not to lend to you.

a Valuation you want (house purchase only):

Mortgage valuation

Homebuyer Survey and Valuation

b Name and address of estate agent selling the property:

Telephone number:

OR

Access arrangement if not through the selling agent:

c Name and address of person to contact to arrange getting into the property:

Telephone number:

Evening

Daytime

13 Instructions for paying by credit card or debit card

If you want to pay for any applicable fees, such as booking or valuation fee, by Credit or Debit card, please log on to our website www.thenottingham.com/intermediaries

Our Credit and Debit card payment facility can be found on the homepage under the 'Payments' tab.

You will need to have your mortgage application number, and the amount of the fees you want to pay, please contact your mortgage adviser if you are unsure what this is.

Please follow the instruction on the website. Your application will be delayed if incorrect details are provided, such as the total amount of the fees.

Important

If you are making more than one application, you will need to pay for each application separately, following the instructions above.

14 Solicitor or licensed conveyancer

If you are moving your existing mortgage to us without moving home and wish to take advantage of our free legal service using our nominated solicitors, just tick this box and go to section 14.

Please give the name and address of the solicitor or licensed conveyancer who will be acting for you. If you have not chosen one, we can recommend someone.

Name of firm:

Address:

Postcode:

Telephone number:

Fax number:

Name of person acting:

15 Household insurance

Would you like us to arrange your insurance? Yes No If the answer is 'no' go to question 15

Arranging household insurance through The Nottingham

Together with RSA, we aim to offer a policy that's flexible enough to suit your needs and is easy to arrange. Our **Home Insurance** policy lets you choose the cover you want (building and contents, or both) and build on any extras you would like.

There's no extra cost for paying your premiums by monthly direct debit, so you can spread the cost to help you budget. And, we can offer a range of discounts to help keep your premium low.

If you would like to find out more, please tick this box and fill in your contact details below.

We'll call you to talk through the cover options and cost.

Best time to contact you: (tick the boxes that apply) morning afternoon

Best number to call you on:

16 Protecting Your New Mortgage

The Nottingham strongly recommends that you ensure your new mortgage is fully protected. We work very closely with Towergate Financial (East) Limited. They are Independent Financial Advisers, who can review your current circumstances and provide help and advice specifically tailored to your needs.

Please tick the box if you would like to discuss this in more detail.

17 Previous applications, credit declarations

- a Have you applied for a mortgage on this or on any other property before and the mortgage did not go ahead?
- b In the last 7 years have you, personally or as a company director, been bankrupt, insolvent or entered into any arrangement with your creditors? Or, in Scotland, have you ever had an 'inhibition' registered against you?
- c In the last 7 years have you, personally or as a company director, had a county-court judgement made against you? Or, in Scotland and Northern Ireland, have you ever had a 'decree' for debt made against you?
- d In the last 7 years have you been in arrears with any mortgage, rental or personal loan payments?

First person applying				Second person applying			
Yes		No		Yes		No	
Yes		No		Yes		No	
Yes		No		Yes		No	
Yes		No		Yes		No	

If 'Yes' to any of the questions in this section, please give details below.

18 Declaration for applicants – this declaration must be signed by all applicants

Important Information

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

a. I apply for an advance on a mortgage and believe the statements in this application are true. Any agreement for a loan which may be made by Nottingham Building Society (later called The Nottingham) will be based on those statements.

b. Any fee payable on application is non-refundable (unless specified in the KFI) and cannot proceed until the fee is received by The Nottingham.

c. I have read the notes in section 12.

Any report or valuation on the property (whether carried out by a valuer or any other method) is only meant to help The Nottingham decide what advance (if any) may be made on the security. Neither The Nottingham nor its valuer accepts any responsibility for the value or condition of the property because of this report and valuation. (This applies even if the valuer makes a mistake in the report and valuation, or forgets to put something important in the report.)

The opinion of the valuer is deemed final and therefore our policy is not to offer an appeals process with regard to the property value or rental income.

d. If my application does not proceed to completion, my customer data may be held by The Nottingham and be used for statistical analysis.

e. My solicitor or conveyancer may give The Nottingham all the information they need to help The Nottingham decide whether to lend. I give up any right to claim confidentiality between solicitor and client or legal privilege over this information.

f. The Nottingham may give information to a third party so they can give me help and advice if I fall behind with my mortgage payments.

g. I authorise The Nottingham or any solicitor or conveyancer acting on behalf of The Nottingham in connection with the proposed remortgage of my property to obtain the title deeds to the property and obtain a repayment figure from my current lender(s).

h. The Nottingham may give information about this loan to insurance companies if the property is repossessed. The information I supply may be shared with insurance companies for the purpose of insurance administration by the society, or its agents.

i. The Nottingham has the right to show this form and any of the references to any insurance company for the higher lending charge if this is needed for the loan for which I am applying.

j. I authorise The Nottingham to pass information relating to my mortgage application to any solicitor or conveyancer acting on its behalf.

k. I confirm I have received a Key Facts Illustration (KFI) for the mortgage I am applying for.

l. The Nottingham may use my personal information to:

- check your records for information on any:
 - accounts I already have with you;
 - accounts my spouse or other personal partner* has with you;
 - business accounts I have if I am a director or partner in a small business
- pass my information to:
 - any employer, accountant, bank, landlord, mortgagee or other relevant person you want to get a reference from;
 - the police or other law enforcement agency if you suspect me of fraud or money laundering;
 - external regulatory bodies.
- use this information to make either manual or automated:
 - assessments of this mortgage application, which might include 'credit scoring';
 - checks about my identity and the identity of any spouse, personal partner, director or business partner;
 - checks to stop and detect fraud and money laundering;
 - statistical analyses or tests to help you improve your products and services.

A guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies

1. When you apply to us to open an account, we will check the following records about you and others (see 2 below)
 - a. Our own;
 - b. those at credit reference agencies (CRAs). When CRAs receive a search from us they will place a search footprint on your credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - c. those at fraud prevention agencies (FPAs).
2. We will make checks such as; assessing this application for credit and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs to manage your account with us.
3. If you are making a joint application or tell us that you have a spouse or financial associate, we will link your records together so you must be sure that you have their agreement to disclose information about them. CRAs also link your records together and these links will remain on your and their files until such time as you or your partner successfully files for a disassociation with the CRAs to break that link.
4. Information on applications will be sent to CRAs and will be recorded by them. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs. If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
5. If you give us false or inaccurate information and we suspect or identify fraud we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention.
6. If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
7. Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the Data Protection Act 1998.

How to find out more

This is a condensed version and if you would like to read the full details of how your data may be used please write to us at Retail Lending Department, 3 Fulforth Street, Nottingham NG1 3DL, or telephone 0844 481 4444.

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- **CallCredit** – Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0870 0601414
 - **Equifax PLC** – Credit File Advice Centre, PO Box 3001, Bradford, BD1 5US or call 0870 010 0583 or log on to www.myequifax.co.uk
 - **Experian** – Consumer Help Service, PO Box 8000, Nottingham NG80 7WF or call 0844 4818000 or log on to www.experian.co.uk.
- The Nottingham does not currently share information with Equifax.

* (Note: a personal partner is someone you have a joint financial relationship with like a married couple. You will usually, but not necessarily be living at the same address.)

Signatures

First person applying:

Date:

Second person applying:

Date:

19 Declaration for financial advisers

If this form has been fully completed by the applicant(s), please tick the box. Otherwise complete the declaration below.
The information on this form has been given to me by my client. As far as I know, it is correct.

Name:

Company:

Signature:

Date:

Additional information

Now please turn over the page to fill in the Direct Debit

Instruction 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:

Nottingham Building Society,
Nottingham House,
3 Fulforth Street,
Nottingham
NG1 3DL

Name(s) of account holder(s) (at bank / building society)

Bank / building society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager	Bank or building society
Address	
Postcode	

Service user number

760265

Reference (your mortgage account number)

--	--	--	--	--	--	--	--	--	--

For Nottingham Building Society official use only
DDI:
This is not part of the instruction to your bank or building society.

Instruction to your bank or building society


Please pay Nottingham 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 Nottingham Building Society and, if so, details may be passed electronically to my bank or building society.

Signature(s)
Date

Banks and building societies may not accept Direct Debit instructions for some types of accounts.



This Guarantee should be detached and retained by the payer.

<h3>The Direct Debit Guarantee</h3>	
<ul style="list-style-type: none"> ■ 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 Nottingham Building Society will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Nottingham 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 Nottingham 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 Nottingham 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. 	



Bringing your finances closer to home

www.thenottingham.com

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

All calls are recorded and may be monitored. Nottingham Building Society is a member of the Building Societies Association, Financial Ombudsman Service and is a participant in the Financial Services Compensation Scheme. Authorised and regulated by the Financial Services Authority and entered in its Register under number 200785. Nottingham Building Society's home insurance is underwritten by Royal & Sun Alliance Insurance plc (no 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised and regulated by the Financial Services Authority. Nottingham Building Society, Nottingham House, 3 Fulforth Street, Nottingham NG1 3DL.