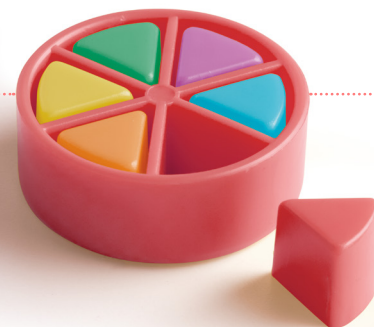
 Please contact us if you'd like this document in an alternative format.

JUST.

LIFETIME MORTGAGE ADDITIONAL ADVANCE APPLICATION FORM



About this application form

This is an application form for an additional advance for your existing lifetime mortgage.

To avoid delays in processing, please make sure you fill in all relevant sections of this form.

Once you've completed this application form, we'll arrange a valuation of your property and carry out a credit check. The availability of an additional advance depends on the outcome of any checks and the information in this form.

Quotes for additional advances are valid for six weeks. The additional advance amount may change after the initial six week period.

Just is a trading name of Just Retirement Money Limited. Where you see 'Just', 'we' or 'us' in this form means Just Retirement Money Limited.

2 LIFETIME MORTGAGE ADDITIONAL ADVANCE

1. YOUR PERSONAL DETAILS

Policy number	<input type="text"/>	
	First applicant	Second applicant (if applicable)
Title	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Home phone number	<input type="text"/>	<input type="text"/>
Mobile number	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>

Are you happy for us to communicate with you via email throughout the additional advance process? Yes No

Please note: our emails are not password protected or encrypted.

If either applicant is a Non-UK national, please provide proof of residency and indefinite leave to remain documentation (as per policy).

2. INFORMATION ABOUT YOUR PROPERTY

Estimated property value

£

Is any part of the property being used for a trade or business activity?

Yes No

Apart from the applicant(s), will anyone else aged 17 and above live in the property?

Yes No

If **yes**, please give details below.

Name of other occupier

Date of birth (or age)

Relationship to the applicant(s)

Other occupiers – for example, relatives, friends or carers – won't be able to carry on living in the property when you die or move out permanently. It's important they understand this and that we might ask them to sign an occupier consent form with the help of a legal adviser.

Please confirm the amount of the annual ground rent charge

£

Is this currently paid up to date

Yes No

Please confirm the amount of the annual service charge

£

Is this currently paid up to date

Yes No

Have the property, outbuildings or garden been flooded within the last five years?

Yes No

If yes, are you aware of any flood defences in place?

Have you made any changes to your property title at land registry?

Yes No

If yes, please confirm what changes you've made

3. INFORMATION ABOUT YOUR ADDITIONAL ADVANCE

Please fill in the section below with the amount you need and the reason for the advance.

Total additional advance required

Home Improvements

Please give us the details of the improvements you're making and the estimated costs

Car Purchase

Repay Debts

Please give us the details of the debts you're repaying, including the approximate amounts outstanding and whose name the debt(s) are in:

Holiday

Gift to Family

Please give us the details of the gifts including the amount and who you're making the gift to:

Other

Please give us the details of how you're intending to spend the money:

If you're making a monthly repayment of interest on the initial advance, it's possible to repay the interest monthly on any additional advance. This is known as servicing interest. This enables you to minimise the amount of interest that builds up, and the amount repayable.

Would you like to service interest?

Yes

No

4. YOUR FINANCIAL ADVISER

Please fill in the following sections with the details of your adviser

Name

Name of company

FCA Number

Address

Postcode

Phone number

Email address

I consent for the adviser named above to request information about my lifetime mortgage on my behalf. If this adviser is not the current adviser on file, I'm happy for you to transfer the Servicing Rights. This means granting them the same permissions and the same access to my information as the previous adviser.

Yes No

5. YOUR FINANCIAL HISTORY

We can reject an application if a credit search highlights information you haven't disclosed in this application form.

	First applicant	Second applicant (if applicable)
Do you have an active Debt Management Plan (DMP) or arrangement with any creditors?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you had an application for a mortgage declined within the last six years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you been declared bankrupt within the last six years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Have you entered into an individual voluntary arrangement (IVA) or Protected Trust Deed with creditors within the last six years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

If you've ticked **yes** to any of the questions, please provide additional details below.

Additional Details

Have you had County Court Judgements or Sheriff's Court Judgements recorded against you, within the last six years?

Yes No

Yes No

If **yes**, please provide details below.

Date

Amount

£

£

Has this judgment been repaid in full and confirmed to be satisfied?

Yes No

Yes No

If there is a judgment outstanding, this will need to be satisfied either before completion or as a condition of the additional advance completing.

Have you ever had any convictions that are unspent or pending prosecutions for acts of dishonesty, theft or fraud?

Yes No

Yes No

If **yes**, please provide details below

If **yes**, please provide details below

6. DATA PROTECTION AND PRIVACY POLICY

Who are we?

Just Retirement Money Limited is part of the Just group of companies* and is registered under the data protection laws in the United Kingdom. We take all reasonable care to prevent any unauthorised access to your personal data.

We respect the privacy of every individual and have developed this policy because we want you to feel confident about the privacy and security of your personal information.

What is personal information?

Personal information means any information about you which is personally identifiable. This includes your name, age, gender, address, telephone number and email address. It also includes your financial details, relevant employment history, your marital status and details of any dependant such as a spouse/partner (for example their name, date of birth and gender) where relevant and any other information from which you can be identified.

What types of personal information do we collect from you?

We may collect any of the following information about you, your dependants and beneficiaries where relevant (this includes someone you appoint under a power of attorney) when you use our services, or we may collect it indirectly from our business partners, such as financial intermediaries:

Personal data: your name, date of birth, telephone number, address, email address, dependants, marital status.

Sensitive/special categories of personal data: gender and other sensitive information such as information about your physical and mental health.

Financial information: information that may relate to your financial circumstances (for example your pension values, income and existing investments), bank account details and details of product options you may consider.

*Just group of Companies comprises: Just Retirement Limited, Just Retirement Money Limited, HUB Financial Solutions Limited, Just Retirement Management Services Limited, Just Re 1 Limited, Partnership Home Loans Limited, Paying for Care Limited, Partnership Services Limited, Partnership Life Assurance Company Limited and Partnership Group Holdings Limited.

How we process your personal information

The personal information we collect may be used in any of the following ways:

Personal data (including, where relevant, any medical data and your dependant's or beneficiaries' personal and medical data): this information helps us in our legitimate interests (where those interests are not overridden by your interests and rights) and, in the case of any special categories of personal data (for example health or medical data) with your express consent:

- for the administration and continuing review of your lifetime mortgage
- to medically underwrite your lifetime mortgage where relevant
- to help our understanding of mortality
- to share with our third party reinsurer (an insurance company that shares part of the life expectancy risk) for the purposes of evaluating and allocating risk
- to share with financiers of your lifetime mortgage, or investors to whom we may sell our interest in your lifetime mortgage, in order to obtain their funding and investments and manage our relationships with them
- to help us calculate our reserves accurately allowing for your specific health profile
- to provide you with information about the products you've purchased
- to perform credit checks and verify your identity

- to comply with legal and regulatory obligations
- for business and analysis purposes, including for product development and pricing and for protecting your data through secure storage and backups and research
- to notify you of important changes or updates to our services
- to maintain a record of your communications with us and for training and service improvement services
- for the prevention and detection of fraud
- to invite you to take part in customer and specialist market research
- for general administrative purposes, and
- for the purposes of automated decision making.

Financial information: where relevant, this information is necessary for the performance of our contract with you and facilitates the provision of our services.

Consent

The Just group of companies provide an extensive range of different products and services. We may be required to obtain your consent in order to:

- send you marketing literature covering our range of products and services
- obtain your marketing preferences to communicate through email, telephone or SMS, and
- use your personal data for automated decision-making, including profiling for research and marketing purposes as well as actuarial and statistical analysis.

We'll seek to obtain your explicit consent where we are required to process any special categories of your personal data.

If we need to process your personal data for new purposes requiring your consent, we'll contact you to obtain it.

Who we may share your personal information with

The personal information we hold about you may be shared with the following recipients subject to security, contractual and transfer adequacy safeguards as appropriate:

- our group affiliate including Just Retirement Limited, Just Re 1 Limited and Partnership Life Assurance Company Limited
- the financier of your lifetime mortgage.**
- any investor to whom we decide to sell our interest in your lifetime mortgage,** and

**To understand how a financier, or an investor to whom we sell our interest in your lifetime mortgage, will use your data, please refer to their privacy policy via their website. Your mortgage will either be funded by one of the Just Group of companies* or Rothesay Life PLC, The privacy policy for the Just Group of companies is set out in this notice. The privacy policy for Rothesay Live PLC can be found at rothesay.com/data-protection. If you'd like to know the identity of the particular funder of your lifetime mortgage please contact the Data Protection Officer, whose address is set out at paragraph 13 of the data protection and privacy policy.

The following categories of agents, business partners and close affiliations assist us in the provision of supporting services and only use your personal information to the extent necessary to perform their functions:

- Providers for pricing/underwriting purposes: these providers may share your personal information with their group companies for the same purpose.
- Service providers: for the provision of support services such as reinsurance, product administration, receiving and sending marketing communications, data analysis and validation, IT support services, archiving, auditing, business administration and other support services and tasks, from time to time.

6. DATA PROTECTION AND PRIVACY POLICY (CONTINUED)

- Business partners who may have referred you to us: to provide them with relevant management information.
- Other companies, in the event we undergo a reorganisation or are sold to a third party.
- Regulators and public authorities who have a legal right to request and process your personal information.
- Other companies in the Just group, where relevant, for management information purposes and:
 - a) for underwriting purposes in respect of Partnership Life Assurance Company Limited, and
 - b) financing purposes in respect of Just Retirement Limited and Just Re 1 Limited.

A list of the companies in the Just group of companies can be found earlier in this section*.

In addition, we might disclose your personal information if we're legally entitled or required to do so. This could be when required by law or by a court order, or if we believe that such action is necessary to prevent fraud or protect the rights, property or personal safety of any person.

Data retention and anonymisation

Where we've provided you with a service, we'll keep your personal information for as long as is necessary for the purposes described in this policy (in line with the data minimisation principle). After this, your personal information will be deleted from our systems, or anonymised in compliance with our established data protection policy.

Anonymised personal information will not be considered as personal since no individual can be identified by that information. We use anonymised information for further actuarial and business analysis, business research and reporting to help us to develop our products and services.

Monitoring our communications with you

We may monitor or record your calls and text messages and other communications, such as emails, in accordance with UK law, and in particular for business purposes such as:

- a) quality control and training
- b) processing necessary for the entering into or the performance of a contract
- c) to prevent unauthorised use of our telecommunications systems and web sites and/or services
- d) to ensure effective systems operation
- e) to meet our legal obligations
- f) in your vital interests
- g) to prevent or detect crime, and
- h) in relation to our legitimate interests.

Transmission and security of your personal information

We have security measures in place to protect against the loss, misuse and alteration of personal information under our control as required by UK current data protection laws.

For example, our security and privacy policies are periodically reviewed and enhanced as necessary and only authorised personnel have access to personal information. Whilst we cannot ensure or guarantee that loss, misuse or alteration of information will never occur, we use all reasonable efforts to prevent it.

Transfers of personal data outside of the UK or EEA

We may be required to transfer your personal information to product providers and/or third parties, who may then transfer it to countries outside the UK and European Economic Area (EEA). The laws and rules that those countries have to protect personal information may not be equivalent to UK data protection laws. For example, we transfer the information provided to product providers who may process your personal information outside of the UK and EEA for general administrative purposes, including the storage and backup of data and in order to provide you with a quote. Therefore, we may need to rely on a recognised legal

adequacy or safeguarding mechanism, to ensure that your data is treated securely and in accordance with our privacy policy. If your information is transferred outside of the UK or EEA, we'll ensure that your data remains properly protected. These companies are required to process personal information about you in accordance with the current data protection laws and any successor legislation.

Notification of changes to our privacy policy

We reserve the right to amend or modify the privacy policy at any time and in response to any changes in applicable data protection and privacy legislation.

If we decide to change our privacy policy, we may place notices on pages of our website so that you're aware of the information we collect and how we use it at all times.

If at any point we decide to use or disclose information we've collected in a manner different from that stated at the time it was collected, we'll notify you.

Your rights to your personal information

You have options and choices over how we use your personal information. We may provide you with the tools to manage your account or to change your marketing communication preferences at any time. We might keep a record of any objection you make to the processing of your personal information, including any objection made to receiving marketing communications. We would do this for the sole purpose of ensuring that we can continue to respect your wishes, and not contact you further during the term of your objection.

In terms of your rights, you can:

- request to see the personal information we hold on you
- request your data be corrected or erased where appropriate
- restrict/object to the processing of your personal data while we investigate your concern
- request to receive your personal data in a commonly used electronic format or send the data in that format to another provider. This applies in certain circumstances, where your request relates to data you've provided to us and where it's technically possible
- withdraw your consent to certain processing activities at any time, for example, to object to direct marketing or profiling for market research and marketing purposes, and
- right to object to automated decision making.

Requests for your personal information shall be provided free of charge. However, where requests are repetitive, or manifestly unfounded or excessive, we may charge you a reasonable fee to cover the administrative costs of providing the information, or may refuse to act on the request.

If you have any questions or comments about this privacy policy or our practices, or if you wish to make a request or exercise any of your rights, you can write to us at the below address.

Data Protection Officer, Just Group plc, Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP

If you remain unhappy with a response you receive from us, you can also refer the matter to the Information Commissioner's Office at ico.org.uk.

Just is a trading name of Just Retirement Money Limited. Registered Office: Enterprise House, Bancroft Road, Reigate, Surrey RH2 7RP. Registered in England and Wales under company number 09415215. Just Retirement Money Limited is authorised and regulated by the Financial Conduct Authority.

Marketing consent

Please tick if you are happy to receive support and information such as top tips and offers about products and services, from Just Group or our partners.

Post Email Phone Text

7. YOUR DECLARATION AND AUTHORISATION

Please note that when this declaration is completed by two applicants, 'I' shall be taken to mean 'we', 'my' shall be taken to mean 'our', and 'me' shall be taken to mean 'us'.

I understand that Just rely on the information provided by me in this application form to calculate the amount of the lump sum cash advance that Just can offer me. I understand that if the information provided is found to be inaccurate, then Just may be entitled to reject my application, or adjust the amount of the lump sum cash advance agreed.

I confirm that my property is as stated above and understand that if the valuation does not confirm this for any reason my application may be rejected.

I authorise you or your representatives to inspect my title to the property detailed in this application at HM Land Registry.

I understand that I am not contractually bound until all the necessary documents have been approved and executed.

I understand that I may be required to repay all or some of the legal charge if I move to another property of lower value. I understand that if someone else takes up permanent residency in the property, I may be required to repay all or part of the legal charge.

I understand that Just may make searches at credit reference agencies who will supply credit information as well as information from the electoral register. The agencies will record details of the search whether or not the application proceeds. Just may use credit-sourcing methods to assess this application and to verify my identity.

I authorise Just to pay commission to my financial adviser as outlined in the Key Facts Illustration or personal quotation accepted as detailed in this application form.

If any aspect of this application form is unclear or additional information is required, or my agreement to any change to this application is required, I authorise Just to seek authorisation on my behalf direct from my financial adviser. I consent to my financial adviser providing the required signed authority in their own handwriting direct to Just on my behalf for my application to proceed to conclusion. I understand that once the contract is concluded it cannot be changed.

I give permission to Just and the third parties listed in the application form (including my GP, my financial adviser, reinsurers and third party funders) to process my sensitive personal data (including medical health data) as part of this application.

First applicant signature

Date

Second applicant signature (if applicable)

Date

Please note that this application form is only valid for six months from the date of signature. If the additional advance hasn't completed in this time, you'll be asked to complete this form again.

8. ADVISER'S DECLARATION

This section is to be completed by the financial adviser. Just only accepts business from financial advisers who hold a suitable lifetime mortgage qualification.

Name of adviser / supervisor

Name of firm / network

Financial services register number

Are you also submitting this application as a member of a mortgage club?

I confirm that:

I've passed an appropriate approved examining board's specialist examination in equity release and that I've provided the equity release advice and recommendation (if you've only supervised the advice and recommendation please note in the additional details box below)

Additional details

I've provided advice on this lifetime mortgage in accordance with Mortgage Conduct of Business (MCOB) rules.

To the best of my knowledge, this application meets Just's current lending criteria and acceptable property guide.

I've submitted this application under Just's Terms of Business.

The terms of business can be found at justadviser.com/tob and will be periodically updated and amended. Accordingly, you should satisfy yourself of the terms because they contain important information about how we make payments, together with our respective rights, obligations, and assumptions of responsibility. By submitting this application to Just you agree that these terms will apply (unless a separate written agreement has been entered into in respect of the introduction of Lifetime Mortgage business).

I confirm that I have the correct authority to consent to Just processing the personal data of the customer(s).

I've submitted this application on behalf of the applicant(s) named in section 1 of this application form. I confirm they're fully aware of the content of, and have authorised me to confirm their agreement to, the declarations and authorisations in Section 7.

By checking this box, I agree that I have fully read and understood the terms of this declaration and that all of the statements contained within the declaration are true.

FOR MORE INFORMATION

Call: 01737 233 297

Lines are open Monday to Friday, 8.30am to 5.30pm

Email: Mortgage.Administration@wearejust.co.uk

Or visit our website for further information: wearejust.co.uk

For more information on how we process your data please view our privacy policy wearejust.co.uk/privacy-policy/

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FT ADVISER

