

Application for consent to temporarily let

Please complete this form and email it to the Mortgage Admin Team or return it to the address on page 2. We will review your request to temporarily let your property and will be in touch.

Mortgage Account Number:

Full name of first applicant:

Full name of second applicant:

Full name of other applicants:

Address of mortgaged property to be let (the “**Property**”):

To answer each of the following questions, tick the appropriate column. Having trouble with a question? Get in touch and let us know	Yes	No
1. Is the Property under a shared ownership scheme?		
2. Are you proposing to let to students or asylum seekers?		
3. Is the property on the Department for Work and Pensions (DWP) referral list or are you proposing to rent to any DWP claimant?		
4. Are you proposing to let the property to a Housing Association, Local Authority, limited company, other limited liability entity or organisation?		
5. Has the property benefited from a Local Authority grant for improvement/repairs or purchased under the “Right to Buy” legislation within the last five years (three years in Scotland)?		
6. Will the entire Property be let?		
7. If no, please state: i. the number of rooms to be rented: _____ ; or ii. otherwise describe the part to be let:		
8. Is the Property a leasehold interest? If so, please provide us with the Freeholder’s consent on their headed paper.		
9. Is the Property being let as a holiday home? i. If yes, for how many weeks per year?		
10. Are you proposing to let the Property to a family member?		
11. Please confirm the expected rental income per calendar month. If the rental amount is less than your contractual monthly installment, please confirm how the shortfall will be made.		
12. Please confirm the reason for letting the property. If it’s due to a job relocation, please provide us with a copy of your job offer or contract.		
13. Please confirm your intentions after the letting period is over.		
14. Start date of your property being let		
15. How long will you be letting the property for?		
16. Are you currently a serving member of the armed forces?		

Correspondence address during letting:

Date Address Effective From:

Address of Managing Agent if applicable:

(by providing these details, you authorise Metro Bank PLC to contact the managing agent as to any matter related to the property)

REQUIREMENTS FOR CONSENT TO TEMPORARY LET

Please read this document carefully, as the information will help you understand the terms under which the letting must be arranged and additional terms that will apply to and become part of your mortgage if consent is granted.

- A non-refundable one-off letting **application fee of £70.00** is payable at the time of submission of your application. Please be advised that your application will not be considered or progressed until the application fee has been received.
- You can authorise us to transfer the funds from your Metro Bank current account directly to your mortgage account. To choose this method, please contact us on 0345 319 1200 between 8.30am and 6pm.

You can also pay directly into your mortgage account, using the following details:

Bank Name: **Metro Bank PLC**
Account Name: Metro Bank PLC – Mortgages
Account Number: 1299 4907
Sort Code: 23-05-80

Please quote your mortgage account number as the payment reference

- We require freeholders consent if the property is a leasehold
- If you are **relocating** then can you please send us in a copy of your new employment/study contract.
- If this is not your first consent to let application, a new application and fee is required alongside last three months bank statements evidencing rental income and the tenancy agreement.
- Any letting of the property and resulting changes to your mortgage, if approved, are intended to be temporary in nature. These temporary changes will run from when Metro Bank PLC approves your application for letting to the date you notify Metro Bank PLC you've resumed residing in the property as provided below
- You will need to inform us in writing (signed by all customers) when you have resumed residing in the property alongside a council tax bill. You can confirm this by e-mailing or via letter to the below addresses:
mortgageservicing@metrobank.plc.uk
Mortgage Admin Team, Metro Bank PLC, PO Box 1130, Uxbridge, UB8 9XX
- By submitting this application, you agree that the correspondence address specified in the application is a valid alternate address for the purposes of any notices or material to be sent to you related to your mortgage

LETTING TERMS

1. The tenancy agreement must comply in all respects with applicable law and these Letting Terms. They must be prepared by a qualified solicitor or managing agent. You must instruct a solicitor or managing agent accordingly
2. You must notify Metro Bank PLC by written notice (signed by all customers) once you have ceased renting the property and you have reoccupied the property as your primary residence. Such notice must be sent to **Mortgage Admin Team, Metro Bank PLC, PO Box 1130, Uxbridge, UB8 9XX** together with (a) two original utility bills, or (b) one original utility bill and one original bank statement, each of which has been addressed to you at the Property address and is dated within 2 months of the date of the notice, or (c) such other supporting documentation of residency as Metro Bank PLC may deem adequate
3. During the term of the tenancy, tenants cannot be (or become) a limited company or limited liability entity, a student, a Housing Association, a Local Authority, a DWP claimant, asylum seeker, or diplomatic status holder. You must notify us immediately if any tenant changes to any such category during the term of the tenancy
4. If your property has benefited from a Local Authority grant for improvement/repairs within the last five years or was purchased under the "Right to Buy" legislation within the last five years (three years in Scotland), you must provide us with written evidence from the Local Authority that repayment of the grant has been made in full or is not required. You should contact the Local Authority to discuss any requirements to let the property and arrange for the required confirmation
5. If your property is leasehold, you must obtain and provide us with an original or certified copy of the written consent from your freeholder to let the property
6. The monthly rental income from the property must be at least equal to your monthly mortgage payment
7. All monthly mortgage payments must continue to be paid in accordance with the terms and conditions of your mortgage, which will remain in full force and effect. If your account is or goes into arrears (or you are otherwise in default of the terms of your mortgage) while the property is being tenanted, Metro Bank PLC may take action under the terms of the mortgage. This may include court proceedings for possession of the property. As the rights of the tenants may be affected by such proceedings, it may be necessary to inform the tenants of such breaches including the existence and amount of any arrears
8. The tenancy agreement must be for a minimum term of six months and may not exceed a maximum term of 12 months
9. Lettings in England and Wales must be either Assured Tenancies or Assured Shorthold Tenancies under the Housing Acts 1988 and 1996.
10. Lettings in Scotland must be either Assured Tenancies or Short Assured Tenancies under the Housing (Scotland) Act 1988
11. Lettings in Northern Ireland must be within Cases 11, 12 or 18 of the Rent Act 1977 and where appropriate Case 17
12. All tenancy agreements must include a clause stating that the tenant is not allowed to sub-let the property or part with possession of the property, or any part of it
13. You will need to inform your insurers that you are letting the property as it may affect your cover. It is a condition of your mortgage that you maintain suitable insurance at all times
14. You shall promptly, on request, provide Metro Bank PLC from time to time with a complete and accurate copy of all tenancy agreements for the property

Our standard letting application contains information which we intend to rely, and terms and conditions that will become part of your mortgage if we grant the consent requested. For your benefit and protection, you should carefully read the requirements for consent and letting terms before signing.

If you do not understand any question, term or condition please ask for further information. It would also be advisable for you to seek independent legal advice. By executing and submitting this application you are (a) representing that the information you have provided in this application and supporting documentation is true and correct, and (b) agreeing that if consent is granted, the Letting Terms will apply to and become additional terms and conditions of your mortgage while the consent remains outstanding, such that your failure to comply with the Letting Terms will be a breach of your mortgage.

Signature

Signature

Print Name:

Print Name:

Date

Date

(This form MUST be signed by all customers under the Mortgage)

Please return the completed form to:

mortgageservicing@metrobank.plc.uk

or

Mortgage Admin Team
Metro Bank PLC
PO Box 1130
Uxbridge
UB8 9XX