UnityMutual
a proud part of the Oddfellows

Lifetime ISA
Investor Declaration Form

Before you complete the form

As you've now found your first home, you need to provide a declaration and information to the Conveyancer dealing with your property purchase. This is a HMRC requirement, and it's important it's fully completed or this may cause delays to your withdrawal request. There are a few notes below both for clarity and to help guide you through the process. We've also added the forms you need to complete. If you would like any help you can contact us on **0161 214 4650** or email us at **insure@unitymutual.co.uk**.

Once completed, you can either email a digital copy to the email address above or send it to our freepost address: Freepost UNITY MUTUAL. We need at least 5 working days' notice to release the funds.

How can my funds be used?

You can use funds from your Lifetime ISA to buy your first residential property:

- With other purchasers who may or may not be first time purchasers. There is no limit under the legislation relating to the Lifetime ISA on the number of individuals who can buy a single residential property;
- As joint owner with another person who may already own the property;
- As joint owner with one or more individuals who will also use funds held in their own Lifetime ISA or Help to Buy ISA.
- If you are a UK Crown employee serving overseas (e.g. a member of the armed forces serving abroad), or their spouse or civil partner, you may purchase the property by means of a 'buy to let' mortgage, on the understanding that you will occupy the property as your only or main residence on your return to the UK.

Anything else I should know?

You must:

- Purchase a legal interest in land with a loan taken as a charge over the property i.e. a mortgage but not a 'buy to let' mortgage;
- On completion of the purchase immediately occupy the land as your only or main residence;
- On completion of a partially completed dwelling occupy it as your only or main residence.

And remember:

- The amount withdrawn from your Lifetime ISA must be less than the purchase price of your first residential property.
- The £450,000 property price limit applies to charge-free first-home purchases.
- If your first home costs more than £450,000, you can still use your Lifetime ISA towards the purchase, provided the other qualifying conditions are met. However, a 20% government withdrawal charge will apply to the total amount withdrawn from your Lifetime ISA, including any government bonus and interest or investment growth.
- The £450,000 property price limit applies to charge-free first-home purchases.
- Unity Mutual will deduct this charge before paying the remaining funds to your conveyancer. The charge is payable to HMRC.

If you are unsure of how to make a claim, or whether you qualify to claim the proceeds of your Lifetime ISA please do not hesitate in contacting Unity Mutual ot **insure@unitymutual.co.uk** or **0161 214 4650.**

Ready to apply

1. Your details

Title		First name	
Middle name(s)		Last name	
Date of birth	*dd/mm/yy*	NI number†	
Current address			
		Post code	
Telephone		Mobile	
Email			

†National Insurance number. You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, or a letter from the Department of Work & Pensions.

2. Details of the property being purchased

Purchase price of the property	£
Address of the property	
	Post code

3. Lifetime ISA Details

Please provide details of your Lifetime ISA, and the amount to be withdrawn for use by your Conveyancer.

Name of provider	Unity Mutual	Address of provider	Oddfellows House, 184-186 Deansgate, Manchester, M3 3WB
Your Lifetime ISA account number			
I apply to withdraw *Please delete as appropriate*	☐ Full balance	☐ Specific amount -	£
If withdrawing the full balance, do you wish to leep your account open	☐ Yes	☐ No	

Current balances can be found at unitymutual.co.uk/customer-centre/my-policy-value

4. Declaration - please ensure you sign and date this section

4a. I declare that:

- I am a first time buyer;
- I will only use the funds I have withdrawn from my Lifetime ISA towards buying my first residential property;
- the funds withdrawn from my Lifetime ISA do not exceed the purchase price of the property;
- the Lifetime ISA(s) from which I am withdrawing funds will have been open for at least 12 months when the withdrawal is made;
- I have not claimed/ I am not claiming a government bonus on funds in Help to Buy: ISA for this purchase or a previous property purchase;
- on completion the property will be my only or main residence, or will become so as soon as it is suitable for use;
- I am purchasing the property as a sole owner or as a joint owner with another individual who may already own the property;
- I am purchasing a legal interest in land with a loan taken as a charge over the property, or as a part of a regulated home purchase plan;
- I am not purchasing the property by means of a 'buy to let' mortgage; OR I am a UK Crown employee serving overseas, or their spouse or civil partner, and am purchasing the property by means of a 'buy to let' mortgage, with the intention of occupying the property as my only or main residence on my return to the UK;
- all funds withdrawn from my Lifetime ISA will pass directly from my Lifetime ISA manager to my conveyancer, who is an eligible conveyancer; and
- I have provided the necessary information and declarations to my conveyancer those investments and cash, and

4b. I authorise and have requested my conveyancer to provide all necessary information and declarations to Unity Mutual.

4c. I declare that the information I have provided is true and complete to the best of my knowledge and belief.

Print name

Sign Here

Date *dd/mm/yy*

Once completed, you can either email a digital copy to insure@unitymutual.co.uk or send it to our freepost address: Freepost UNITY MUTUAL. We need at least 5 working days' notice to release the funds.

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