



Case ID

Date

Only to be used for Buy to Let cases and
NOT Consumer Buy to Let

Buy to Let Mortgage Declarations

Customer name(s)

Submission Cover Sheet

Supporting Documentation provided

Please advise how the procurement fee is to be paid. Note, without full details your payment may be delayed.

- Via a Local Agreement
OR
 National Agreement – please quote Agency/Mortgage Club Number

Put your Mortgage Club Sticker here.

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These declarations set out what you can expect from us when you make an application to take out a mortgage with us – and what we ask of you, to help us process your application and keep your mortgage running smoothly.

These declarations apply to everyone named in the mortgage application or mortgage account, together and as individuals. They also apply to the directors, shareholders and members of special purpose vehicle companies and limited liability partnerships.

In these declarations you are making a number of statements of truth and are accepting you understand that we will be applying for certain information from other people in order to assess your application.

You are also consenting to information we hold about you being passed onto others in certain circumstances.

It is important that you read these declarations carefully, and ensure you understand them, before signing.

Your Information

We carefully safeguard the information we hold about you

The information we hold about you comes from you, the way you engage with us (such as in branch, using online banking, telephone banking or a Barclays mobile application) and from the way you use your account(s), including information about payments you make or receive, such as the date, amount, currency and the details of the payee or payer (for example, retailers or other customers).

The information may also come from your interactions with us, for example through social media, and from third parties such as employers, joint account holders, credit reference agencies (who may check the information against other databases – public or private – to which they have access), your existing lender or fraud prevention agencies.

The information may include, for example, contact information, financial information and details about your health and lifestyle.

In order to confirm the accuracy of the income information you provide us, we may share information about you and your mortgage application with HM Revenue and Customs (HMRC). HMRC will help us to validate whether income information provided to us is accurate. HMRC may also use the information that we provide them to inform risk profiling activities and to establish any mismatch with declared income.

If you download any Barclays' mobile applications or start using our new digital services, these may contain additional requests for your consent to the use of your information – for example, where the applications or digital services request your location data.

If you give us personal information about other people (such as dependents or joint account holders), which we will use to provide services, then you confirm that you know they agree or that you are otherwise allowed to give us this information.

If you are borrowing from us via a Special Purpose Vehicle Limited Company or a Limited Liability Partnership, then the information we give to, and receive from (including searches which we carry out), credit reference agencies, fraud prevention agencies, tax authorities and HMRC will include information and searches relating to all directors, shareholders and members of the Special Purpose Vehicle Limited Company or Limited Liability Partnership.

If you want to know the information we hold about you, you can write to us and pay a fee to get a copy.

What the information is used for

We collect this information to provide our services to you and to inform the development of new and improved products and services to meet the needs of our customers. We also use your information for security, identity verification and training, to communicate with you and to comply with the law.

Specifically, we and other Barclays companies may use your information to:

- manage your account(s) with us or with other Barclays companies
- provide you with statements
- carry out regulatory checks and meet our obligations to our regulators
- protect ourselves against harm to our rights and property interests
- develop and improve our services through assessment and analysis of the information including credit or behavioural scoring (or both), market and product analysis, and market research. We will also share statistical information with you to help you understand your spending behaviour in comparison to broad customer trends and to help you save money
- prepare high-level anonymised statistical reports which would contain details such as the percentage of people that own their own home in London. We compile these reports from information about you and other Barclays customers. The information in these reports is never personal and you will never be identifiable from them. We may share these statistical and anonymised reports with third parties including non-Barclays companies
- prevent and detect fraud, money laundering and other crime (such as identity theft)
- improve the relevance of marketing messages we may send you (which you can opt out of as stated below).

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We may also monitor or record any communications between you and us including telephone calls. We will use these recordings to check your instructions to us, to analyse, assess and improve our services to customers, and for training and quality purposes. For security and to prevent and detect crime we may use CCTV in and around our premises to monitor and collect images or recordings of your voice (or both).

We will send you messages by post, telephone, text, email and other digital methods, including for example via our ATMs, mobile applications or online banking services (and new methods that may become available in the future). These messages may be:

- to help you manage your account(s)
- messages we are required to send to comply with our regulatory obligations, such as changes to this agreement, and to provide you with information you need to manage your money
- to keep you informed about the features and benefits of the products and services you hold with us, or
- to tell you about products and services (including those of others) which may be of interest to you – these are marketing messages. You can ask us to stop or start sending you marketing messages at any time by writing to us, visiting a branch or calling us or, if you are an online banking customer, when you are logged in.

We will never pass your information to a third party for them to use in their own direct marketing without your consent.

Who we can share your information with

We will keep your information confidential but we may share it with the following (who are also bound to keep it secure and confidential) if we have a duty to disclose it, if it is required for the management of your accounts or a law or regulation allows us to do so, or for legitimate business purposes:

- other Barclays companies and our relationship partners (such as Aviva, who underwrite some insurance on our behalf), which may be outside the UK
- our service providers and agents (including their sub-contractors). This may include, for example, where we pass your details to someone who will print your statements, or deliver you a gift or a gesture of goodwill on our behalf
- anyone to whom we transfer or may transfer our rights and duties in this agreement
- payment-processing service providers and others that help us process your payments
- your advisers (such as accountants, lawyers, financial or other professional advisers including their known delegated representatives within the same company) if you have authorised anyone like this to represent you, or any other person you have told us is authorised to give instructions or to use the account or products or services on your behalf (such as your power of attorney)

- UK and overseas regulators and authorities in connection with their duties (such as crime prevention) – for example, because the way certain payments work means the regulator or authority may be able to access payment details (including information about others involved in the payment). In instructing us to make payments you agree to this for yourself and others involved in your payments
- any third party after a restructure, sale or acquisition of any Barclays company, as long as that person uses your information for the same purposes as it was originally given to us or used by us (or both).

Where we are sharing information with organisations in another country, we will ensure they agree to apply equivalent levels of protection as we do. If this is not possible – for example because we are required by law to disclose information – we will ensure the sharing of that information is lawful.

Credit reference agencies

We use credit reference agencies to make enquiries (including identity checks) when you ask for any lending products or to assist us in managing your account. These checks will be made on you, and where the application is being made by a business, your business partners and anyone financially associated with you or them, and will include information about personal credit behaviour, as well as information about your business and business accounts.

We share information with credit reference agencies:

- about you and how you manage your accounts, including any repayment arrangements;
- when we tell you, for example, if we have required you to repay an amount you owe us and we do not receive a full repayment or satisfactory proposals from you within 28 days of formal demand; and
- if you give us false or inaccurate information

When you apply for a mortgage, we will check our own records for information we hold about you and make enquiries with the same credit reference agencies we use to check your identity. Credit reference agencies may provide us with credit information and other information, including information from the electoral register, fraud prevention information and public information.

Conducting identity checks may involve credit reference agencies checking the details supplied against any particulars on any database (public or otherwise) to which they have access. They may also use your details in the future to assist other companies for verification purposes.

We may use credit scoring and automated decision making systems when considering any application from you for lending products and managing your account(s), which may involve further searches at credit reference agencies which may affect your ability to obtain credit.

We do not give information about savings accounts to credit reference agencies.

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Credit reference agencies keep a record of our enquiries and may record, use and give out information we give them to other lenders, insurers and other organisations. The information may be used to make assessments for credit and to help make decisions in relation to you in regards to your eligibility for credit, motor, household, life, and other insurance facilities (including handling claims), and for debt tracing, the prevention of fraud and money laundering.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners where a financial 'association' has been created. Any enquiry we make at a credit reference agency may be assessed with reference to any 'associated' records.

Links with other people

Your information may be linked to people who are associated with you, such as your partner or other members of your household. These linked records are called associated records. Any enquiry we make at a credit reference agency may be answered with reference to any associated person's records. Another person's record will be associated with yours when:

- you are making a joint application
- you tell us about a financial association with another person
- the credit reference agencies have existing associated records. This association will be taken into account in all future applications by either or both of you. It continues until one of you applies to the credit reference agencies and is successful in filing a disassociation, which allows your information to be unlinked.

Where you provide personal and/or financial information about others, for the purposes of applying for or managing your mortgage account, you confirm that you have their consent, or are otherwise entitled, to provide this information to us, and for us to use it in the ways set out in this declaration.

Fraud prevention

In order to help us to prevent and detect fraud, information about you and your mortgage application or account may be shared with fraud prevention agencies. If false or inaccurate information is provided to us, and fraud is identified, details may be passed to:

- fraud prevention agencies
- law enforcement agencies.

The information recorded by fraud prevention agencies may be accessed and used by organisations in the United Kingdom and other countries. Please contact us on Barclays Group Information Line on 0800 022 4022 if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may also access and use this information to prevent and detect fraud, crime and money laundering, for example, when:

- checking details on your mortgage application
- managing your mortgage account
- recovering amounts owed under your mortgage account
- checking details of job applicants and employees

Cookies

We may use cookies and similar technologies on our websites and in our emails. Cookies are very small text files that may be stored on your computer or mobile device when you visit a website or enable images or click on a link in an email.

These technologies do many different things, such as letting you navigate between web pages efficiently and remembering your preferences. In emails they help us to understand whether you have opened the email and how you have interacted with it. Our websites give you more information on these technologies, how and where we use them and how you can control them.

Sharing information about you with tax authorities abroad

If we have reason to think that you are required to report your income or are subject to tax in another country, we may have to share information about your accounts with the UK or relevant tax authorities, either directly or via the local tax authority who may share that information with the appropriate tax authorities abroad. If we need to request extra documents or information from you about this, you must supply these. If you don't, you agree that we may close your account, or, if the law or other regulations requires us to do so, you agree that we may withhold parts of certain payments received into your account, and pass withheld funds to the relevant tax authorities (this is more likely if you leave the UK and become resident for tax purposes in another country).

If you close your account

If you close your mortgage account, or if your application for a mortgage is declined, or you decide not to go ahead with it, we will keep your information afterwards. We may also continue to collect information from credit reference agencies to use after your account is closed. We will do so for as long as we are allowed to for legitimate business purposes, to help prevent fraud and other financial crime, and for other legal and regulatory reasons.

Declarations

You make the following declarations to us

1. You are 18 years of age or over.
2. In assessing your application, we may take up any references (including the electoral register) and make any necessary enquiries, including a credit search with one or more credit reference agencies as explained in the Your Information section above. You understand that these enquiries may be made more than once should we be required to reassess your application prior to completion.
3. The information given by you to us is true, accurate, complete and up to date to the best of your knowledge and belief. You confirm and acknowledge that our decision to lend is based on this information.
4. If any information you give us is incorrect or misleading, you acknowledge that we may withdraw our mortgage offer, demand repayment or make reasonable changes to your mortgage account. This may mean changing your repayment method.
5. You agree to let us know if any of your circumstances change at any time.

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6. You understand that in order to meet our obligations as a responsible lender, if your circumstances change or we suspect fraud we may at any time before any mortgage product offered to you is completed, withdraw, revise or cancel such an offer.
 7. You authorise us to write to your existing lender to get your title deeds and the amount required to pay off your existing mortgage. You agree to pay any charges made by your existing lender for this (where appropriate).
 8. You agree that we will hold and process your information in accordance with the section headed your information above.
 9. You understand that we may decline your application if you do not meet our lending criteria.
 10. In the event you have elected to pay any charges by debit/credit card you authorise us to debit your bank or credit card account with the application, valuation fee and/or any other charges nominated by you.
 11. Where you have asked us to prepare a survey or survey and valuation report for you, by signing this declaration, you agree to this service being provided under the General Conditions set out in the A guide to survey and valuation services booklet.
 12. You authorise your solicitor or licensed conveyancer to disclose to us any information relevant to our decision to grant you the mortgage and you agree to waive your claim to legal privilege over this information.
 13. You also agree to pay legal costs incurred on a first registration if your property is currently unregistered and you are re-mortgaging to us under a free legal scheme.
 14. You agree to information about your application and your mortgage with us being passed to insurers who provide us with indemnity cover for account management purposes.
 15. If you apply for a mortgage and/or associated insurance products and your application is declined you may have a right of appeal.
 16. You authorise us to send a copy of our mortgage offer to you and to your mortgage intermediary if you have one, and to provide your mortgage intermediary with any further information regarding your mortgage and mortgage application that they may require.
 17. You ask us to arrange provision of the insurance products you have requested based on your insurance demands and needs.
 18. You authorise us to disclose details of arrears which might arise in documents we need to send to Court. You also authorise us to enter details of your home on the possessions register which is maintained by credit reference agencies if we ever repossess your home.
 19. You agree that the making of an advance or the granting of a mortgage does not imply any warranty as to the reasonableness of the purchase price or value of your property or its soundness of construction or state of repair.
 20. You agree that we can transfer or charge the benefit of any mortgage resulting from this application and the security taken for it to any other person. You understand that if the mortgage is transferred to another person, except in exceptional circumstances, we expect to continue to administer the mortgage as their agent and will therefore:
 - continue to set interest rates; and
 - deal with the handling of any arrears on your mortgage.
 21. You agree that by taking up all or part of any mortgage offered to you, and by signing this form, you agree to accept all the conditions set out in our offer letter. You agree that if you receive more than one offer letter, the letter showing the latest date will be that which applies.
 22. You authorise us to contact any named occupier of the mortgaged property, in person or in writing, so that the occupier can provide a written declaration postponing any right of occupation to us.
 23. You understand that we do not provide advice on the suitability/cancellation of existing protection policies.
 24. You agree that you have read the initial disclosure document (or similar) presented to you about the products available from Barclays Bank.
 25. You authorise us to provide your information and details of your mortgage product to any potential guarantor.
 26. You confirm that no party to this application has ever been refused credit, been bankrupt, or failed to keep up regular mortgage or rental payments. (If this declaration cannot be made, full details must be given.)
 27. You agree that before signing this application you have received a copy of our Tariff of Charges booklet (and you understand that these can be changed by us).
 - 28. Declaration relating to business purpose:**
 - a. You are entering this agreement wholly or predominantly for the purposes of a business carried on by you or intended to be carried on by you.
 - b. Firms that provide Buy to Let mortgages to consumers must be registered by the Financial Conduct Authority and follow a series of conduct standards. You understand that, by signing the declaration, you will not have the protection and remedies that registration and the conduct standards provide to consumer Buy to Let mortgages.
 - c. You understand that if you are in any doubt as to the consequences of the agreement not having the protection and remedies mentioned above then you should seek independent legal advice.
- For joint applicants**
29. You authorise us to send only one statement for each account.
 30. You agree that a credit search will be made on each of you.
 31. Where you hold an account in joint names we shall be entitled to accept the signature, instruction or authority of either of you, unless you advise us otherwise.

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Details of any changes to Existing Mortgage Accounts (only complete areas that you want to change)

For individual Borrowers and Limited Liability Partnerships

Signatures

First Applicant

Date

Third Applicant

Date

Second Applicant

Date

Fourth Applicant

Date

For Special Purpose Vehicle Limited Liability Company Applicants

Executed as a deed by

insert company name

Signatures

Director

Date

Director/Secretary

Date

OR

Executed as a deed by

insert company name

Director

Name

Signature

in the presence of:

Witness

Name

Signature

Your feedback

If You have a complaint about any aspect of Our service then We would like to hear from You. You can contact Us by phone, in person, or in writing, either by post or e-mail. Details of Our complaints handling procedures are available on request from any branch, Barclays Group Information line on 0800 022 4022*, or barclays.co.uk

• To make sure we maintain a high quality service, we may monitor or record phone calls.

YOUR BUY TO LET PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENT APPOINTED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE.

Occupation

Address

Date