

For the purposes of the Data Protection Act 1998, Skipton Building Society will be the data controller responsible for the processing of your data in relation to this application for a Decision in Principle. The information supplied will be used solely for the purposes of assessing the application and to make enquiries of licensed credit reference agencies who will supply the Society with credit information as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Credit scoring methods may be used to assess this application. A credit reference search will be carried out for each application for a Decision in Principle.

- You consent to the processing of your personal data by Skipton Building Society
- You confirm that the information supplied is true, accurate and complete
- You understand that:
 - Skipton Building Society will search the files of a licensed credit reference agency and will use credit scoring as part of the decision making process.
 - Whether the loan is approved or not the search will be recorded against your credit history by the agency concerned.
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.
- Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to Compliance Department, Skipton Building Society, The Bailey, Skipton, North Yorkshire, BD23 1DN, or from our website, www.skipton.co.uk.

Skipton Building Society is prepared to consider making a loan up to the amount shown in any approved application for a Decision in Principle subject to: receipt of a fully completed application and supporting documentation; satisfactory valuation report; satisfactory full credit search; and compliance with the Society's lending, underwriting and product criteria.

The Decision in Principle is valid for three months only, after which time a revised approval must be obtained which will require up-to-date information being supplied and new credit search information obtained.

This is not a Mortgage Offer and does not bind the Society to make one. All applicants must receive and consider a Key Facts Illustration relating to the particular mortgage product they require before a full application can proceed (unless the case is unregulated Buy to Let).

For the broker:

* I declare that:

- **the applicant(s) has been made aware of the Important information above and consent has been obtained for the Society to carry out a credit search.**
- **I have consent from the applicant(s) for the purpose of processing this decision in principle and other enquiries necessary as a result of the credit search.**
- **the Society's Data Protection Notice shown above has been read to the applicant(s) or they have been allowed to read it on screen before submitting the application.**