

Account Number

Name of Applicant(s)

Security Address

I declare that, in relation to the evidence of identity and address verification:

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Signature of Intermediary

Date

DATA PROTECTION NOTICE

For the purposes of the Data Protection Act 1998 the Society will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account, and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future. We will not keep your data longer than necessary. Your data may include 'sensitive information'. The Act defines 'sensitive information' as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence. Any change in circumstances after this form has been completed must be disclosed to the Society, and where this changes your requirements you will be asked to confirm this in writing.

IMPORTANT INFORMATION FOR BORROWERS

The First Applicant will be the person named first in the Society's records in respect of the mortgage. Only the first named will be entitled to voting rights in respect of the mortgage subject to being a borrowing member. Please note that Bodies Corporate cannot be Borrowing Members.

Non-borrowing occupiers over the age of 17 may be required to complete a form of consent to the mortgage.

If you have applied to port an existing product and the amount is less than your account balance on this existing product, early repayment charges will be payable if applicable.

Where your requested term takes you beyond retirement age it is your responsibility to ensure you have sufficient funds to maintain payments to the end of the term.

Where you have requested an interest only mortgage, it is your responsibility to ensure you have sufficient funds to repay the mortgage at the end of the term.

We recommend you consider mortgage life assurance and critical illness cover, particularly in view of the financial commitment a mortgage represents. Should you die during the policy term, then life assurance will help by providing a lump sum to repay the outstanding mortgage.

Self build only - the valuation fee will be based on the estimated final value.

You should check whether your conveyancer is on the Society's panel. If not, the Society will instruct a separate conveyancer to act for it and two sets of costs may be incurred for which you will be liable.

GENERAL & MEMBERSHIP DECLARATIONS – please read carefully
(Please note: For Scotland all references to "Mortgage" also include "Security")

I apply for a loan, which I understand will be secured on my property, on the basis of the information I have supplied.

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Principal Office or any branch. If this is a joint application by individuals, I understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that Individual is a Borrowing Member). I understand that if I am a Body Corporate or am applying as a bare trustee (or in Scotland as a simple trustee) for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me. If I am a Borrowing Member at that time I acknowledge that such a

transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing Member of the Society.

I declare that:

- I am over 18 years of age;
- there are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or "spent" offences by virtue of the Rehabilitation of Offenders Act 1974 or the Rehabilitation of Offenders Act (Northern Ireland) Order 1978;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given changes before the mortgage is completed, I shall advise the Society immediately.

APPLICATION COSTS AND MORTGAGE REPORT AND VALUATION

I acknowledge that:

- the Society reserves the right to reject my application without giving any reason;
- a Report and Valuation on the property will be prepared by an external valuer. I understand that the Report is a valuation for the Society only. This is a limited report and is not a Homebuyers or Building survey. The Society is not an agent of the Valuer or firm of Valuers ("the Valuer") and I am making no agreement with the Valuer. Neither the Society nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the Report and Valuation if supplied will be without any acceptance of responsibility to me on the part of the Valuer or the Society, even if the Valuer is negligent in relation to the Report and Valuation;
- in some circumstances the Society will only instruct a kerbside valuation which is a limited inspection, or an automated mortgage valuation.

YOUR PERSONAL DATA

I consent to the Society using and disclosing the information contained in my application form and about my account in the following ways:

- passing the Report and Valuation to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in this application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (which may include sensitive information) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to the Society's agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. I further consent to the Society passing the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- passing any details relating to the mortgage application up to and including completion of the loan, to any mortgage intermediary who introduced my application to the Society;
- information about the mortgage including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details being passed to any person who is required to sign the Society's standard Form of Consent or Form of Acknowledgement or their legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by the Society following formal demand, being passed to a credit reference agency;
- (in the event the property to be mortgaged is repossessed by the Society) information being passed to a credit reference agency;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Financial Ombudsman Service for the purpose of complaints investigation;
- to make enquiries of authorised referees and 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. We will use credit scoring methods to assess this application and to verify your identity. The Society may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to the Society and/or the credit reference agencies, about me and those with whom I am linked financially, may be used by the Society and other companies if credit decisions are made about me, or other members of my household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my account;
- to prevent or detect fraud, or to assist in verifying my identity, the Society may make searches of Group records and at fraud prevention agencies who will supply information. The Society may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. The Society, members of the Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- 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 skipton.co.uk;

- using my information to help develop and improve the products and services offered to me and other customers. The Society may also share information with other companies within the Skipton Building Society Group to help provide me with a high standard of service, (for example administrative purposes).
- Passing relevant information to insurers in connection with any application for household, mortgage payment provide me with a high standard of service, (for example administrative purposes).

I understand that:

- information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any "associated" records of my partners. By stating a financial association with another party, I also declare that the Society is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an "association" between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing, upon payment of a fee, details which are held about me by the Society, and where necessary rectify the information that is held about me.
- I have the right of access to my personal records held by credit and fraud agencies. The Society will supply their names and addresses upon request.

I confirm that all the information I have given to my intermediary to complete my application is correct and complete. I understand the Society will send me a summary of the information submitted and that it is important that I contact them immediately if any of this information is incorrect or incomplete.

To the best of my knowledge and belief the statements in these declarations are true and correct.

I authorise you to take up references and check my identity in such ways that are deemed necessary.

I understand a Mortgage Tariff of Charges is available on request.

It is a condition of any Mortgage Offer that your monthly payments are made by Direct Debit. Please complete all sections of the Direct Debit form.

The first full monthly payment will be collected on the first of the month following completion of your mortgage. Interest from the date of completion until the end of the month will not be collected by Direct Debit and is payable separately.

If your bank/building society rejects an application from Skipton Building Society for payment by Direct Debit, a fee will be charged and debited to your account in accordance with the Mortgage Tariff of Charges.

MARKETING CONSENT

I **consent** to receiving details of other products and services and confirm that I understand that:

I can request not to receive any details from the Society about its own or Skipton Building Society Group products by writing to it at The Bailey, Skipton BD23 1DN, or by ticking this box:

Do not send me any details by post:

Applicant 1 Applicant 2

The information provided in this application may be shared by the Society with other companies within the Skipton Building Society Group (a list of which is available on request) for marketing purposes. I understand that I may request the Society not to share my personal details with these companies by writing to it at The Bailey, Skipton BD23 1DN, or by ticking this box:

Do not share my details:

Applicant 1 Applicant 2

I can request not to receive any details by telephone about the Society's products by writing to it at The Bailey, Skipton BD23 1DN at any time, or by ticking this box:

Do not phone:

Applicant 1 Applicant 2

I **consent** to receiving details of the Society's products and services by email:

I consent to you emailing me:

Applicant 1 Applicant 2

SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA

Please ensure you have carefully read all the declarations on pages 1 and 2 before signing below.
It is important that you read and understand the section entitled "Your Personal Data" and "Marketing Consent". By signing these declarations about your mortgage application, you agree that we can use your information as described.

If you have any questions please ask your adviser.

I hereby authorise and request you to provide Skipton Building Society with any information they may require.

	Signature(s) of Applicant(s)	Print name(s)	Date
1			
2			

DECLARATION FOR EXEMPTION RELATING TO BUSINESSES

I am/We are entering this agreement wholly or predominantly for the purposes of a business carried on by me/us or intended to be carried on by me/us.

I/We understand that I/we will not have the benefit of the protection and remedies that would be available to me/us under the Consumer Credit Act 1974 if this agreement were a regulated agreement under that Act.

I/We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the creditor and the debtor is unfair to the debtor.

I am/We are aware that, if I am/we are in any doubt as to the consequences of the agreement not being regulated by the Consumer Credit Act 1974 I/we should seek independent legal advice.

	Signature(s) of Applicant(s)	Print name(s)	Date
1			
2			