

TMW DPA Declaration

We will use your personal information together with other information available to process your mortgage application and make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, prevent and detect fraud and money laundering, legal and regulatory compliance, systems administration and testing, training, risk and statistical analysis, marketing and market research and general business purposes.

- Credit Reference Agencies
 - a) Their files will be searched and they will supply us with credit and Electoral Register information for use in, for example, assessing applications, verifying your identity and credit scoring. The agencies will keep these details, whether or not this application proceeds. Multiple credit searches may affect your ability to obtain credit elsewhere.
 - b) For sole applicants - information held about you by the Credit Reference Agencies may also be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies
 - c) For joint applicants - if the application is in more than one name a financial link will be created between you at the Credit Reference Agency. This means that your personal information and that of the other applicant(s), or those with whom you have previously been financially linked, may be treated as affecting each other now and in respect of your future applications. This linking will continue until one of you successfully files a "disassociation" at the Credit Reference Agencies
 - d) We will give details of your account and how you manage it to Credit Reference Agencies. If you borrow and do not repay in full and on time, we will tell the Credit Reference Agencies who will record the outstanding debt
 - e) We will periodically submit information to Credit Reference Agencies who in turn will provide information to us on which we may base future lending decisions
- Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

 - Checking details on applications for credit, credit related or other facilities
 - Managing credit and credit related accounts or facilities
 - Recovering debt
 - Checking details on proposals and claims for all types of insurance
 - Checking details of job applicants and employees

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

- You have the right of access to your personal records held by Credit Reference and Fraud Prevention Agencies, and we will supply you with their addresses upon request to the Data Protection Officer, Nationwide Group, Portman House, Richmond Hill, Bournemouth BH2 6EP.
- If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search and to consent to our use of their personal information, as described.
- If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.
- For joint applicants, The Mortgage Works will, in the absence of a direct instruction to the contrary, send any communication to the first named applicant.
- We may transfer your information to other countries outside the EEA for the purpose of systems testing and general systems support as part of contractual arrangements we have with any computer systems suppliers. This will only be done when we are satisfied that adequate data protection controls are in place.
- We may disclose personal information to (i) insurance companies for the purpose of setting up and administering your associated insurance policies, (ii) our external auditors/advisers and regulatory bodies including the Financial Services Authority, the Financial Ombudsman Service, the Possessions Register maintained by the Council of Mortgage Lenders, and (iii) associate companies, agents and service providers, including solicitors and valuers acting for The Mortgage Works, debt recovery agents, market research agencies and providers of information technology services.
- The purchase of an insurance policy offered by the Nationwide Group will not convey membership rights in the Society.
- The Mortgage Works will only use the valuer's report to enable it to decide whether the property is suitable security for any advance made and does not imply that the price paid is reasonable, nor that the property is constructed of sound materials. The valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
- We will treat all your personal information as confidential (even if you no longer have an account with us), and not disclose this information unless it is with your consent, or the law, public duty or our legitimate interests require us to do so.
- We may take up references from your previous or existing employers, mortgagees, landlords, accountants, bankers, the Land Registry and the HM Revenue and Customs and make any other enquiries we consider necessary in connection with your application. Any costs incurred in doing so will be your responsibility.
- Email/internet communications are not 100% secure (unless the data being sent is encrypted) so you should not send any confidential details to us by this method. If you email us or give us your email address we will record it. We will take steps, in line with our security procedures, to check your identity before disclosing information about your account. We will not give your email address to any unauthorised third parties.
- We may monitor and record telephone calls for training and security purposes. You have the right of access to the personal information held about you by The Mortgage Works, subject to payment of a £10 fee which the Act allows us to charge. You can write to us at Nationwide Group, Portman House, Richmond Hill, Bournemouth BH2 6EP. You are entitled to ask us to amend any inaccurate information that we hold about you or, in some circumstances, to remove it. If you have any queries about this, you can contact our Data Protection Officer.
- Any information about me and my account may be shared within Nationwide to open and manage the account, make lending decisions, collect debts, trace

debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. Nationwide may use my information to populate application forms for products provided or introduced by Nationwide. If I notify you of changes to my personal details, it is your normal practice to update all of my accounts unless I ask you not to. If I have opened an account or policy with another organisation introduced to me by Nationwide, you will pass these updates to them but I am advised to contact them to confirm the changes.

- Nationwide may inform you of special offers, products and services, either by letter, telephone or e-mail. If you are a new Nationwide customer and you do not wish to receive marketing material by letter, telephone or email, or any combination of these you can write to Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY. If you are an existing Nationwide customer your current marketing preferences will continue unless you tell us otherwise. If you have given a previous marketing instruction to any subsidiary or trading division of Nationwide Group, your request to them will not change. 'Nationwide' means Nationwide Group, its subsidiaries and trading divisions. If you require further information you can ask for a copy of our leaflet 'How Nationwide uses your personal information'. This can be requested from a branch and is also available on line at www.nationwide.co.uk

I hereby confirm and declare that:

1. I have been instructed by the applicant(s) named in this application (and where there are joint applicants by both applicants expressly) to complete this application for and on behalf of them.
2. I have made the applicant(s) aware that once the application is submitted TMW may make enquiries or take up references of any person including current and previous lenders, employers, landlords, accountants, bankers, the Land Registry and/or the Inland Revenue as they consider necessary.
3. The information in this application and the answers given is/are those provided by the applicant(s) and to the best of my knowledge are true. I am aware and I have made the applicant(s) aware that it is a criminal offence to knowingly supply false information to obtain a mortgage.
4. I understand that TMW will rely on this information when deciding to issue a mortgage offer and I will use my best endeavours to make good any loss that the lender may suffer as a result of any incorrect or misleading information that I have provided.
5. I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate and complete.
6. I have a) outlined the nature of the mortgage and the product to the applicant(s) b) provided the applicant(s) with an illustration for the product they have instructed me to apply for and I have received confirmation from them that they have read and understood the illustration, and c) explained the nature and amount of the fees payable by the applicant and I have confirmed with the customer which fees are not refundable even if you do not offer them a mortgage or the mortgage does not proceed for any other reason.

7. I have explained to the applicant(s) that the valuation report is obtained by TMW for their own purposes only and that, whilst they are responsible for the fee, the report will remain TMW's property.
8. I have explained to the applicant that they have no recourse to TMW in relation to the contents of the valuation report and that, as it is not a Structural Survey or a Home Buyer's Report, that the most prudent course would be for them to commission a Surveyor to carry out a more detailed report.
9. I have advised the applicant that if they do not request or obtain a more detailed report for their use they run the risk that the property may suffer or have suffered from serious defects which are not mentioned in the valuation report obtained by TMW and that the report may be inadequate for their purposes in deciding whether or not to buy the property. I have recommended that they arrange a more detailed inspection for their own purposes.

10. I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
11. I undertake that, if repayment of the mortgage continues after the applicant(s) are retired, I will ensure that a full explanation will be provided in the application as to how the mortgage will be funded in retirement.
12. I undertake that, where the applicant(s) wish to proceed with a mortgage which has an interest only element, I will ensure that the means by which they intend to repay the mortgage will be documented and evidence provided.
13. I undertake to fully discuss with the applicant(s) the affordability of the monthly commitment associated with the proposed loan both at present rates and taking into consideration the possibility of a general increase in interest rates in the future.
14. I undertake that, where the applicants(s) wish to self-certify their income, I have no reason to believe they have not calculated their net disposable income accurately and have satisfied myself of their ability to repay the loan.