

Supplementary Declaration Form

How We Use Your Personal Information

We will use your personal information together with other information available to process your mortgage application and arrange associated insurance, 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 may 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 Building Society, 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 if necessary 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.
- Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Limited (IDS Ltd). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Ltd may also pass on information received from other insurers about other incidents involving anyone insured under the policy.
- In the event of a claim under the Mortgage Payment Protection Insurance you consent to any information which you provide to us on this form or otherwise, being put onto a Register of Claims through which insurers share such information to prevent fraudulent claims.
- For joint applicants, The Mortgage Works will, in the absence of a direct instruction to the contrary, send any communication to the first named member.
- 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 Building Society 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 Inland Revenue 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.

Data Protection Act 1998

- 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 Building Society, 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.
- Occasionally, members of the Nationwide Group and other selected third parties with whom we have a business relationship may contact you by letter, telephone, email, SMS text messaging or via our website with information about products, services and other promotions that may be of interest to you. If you do not wish to receive such information, please tick this box

Declaration

I declare that I am aged 18 or over and that the information given by me is true and complete and shall form the basis of the loan agreement between The Mortgage Works and myself. If any information I have provided changes before completion of the advance I will tell you without delay. If any information is incorrect I will make good any loss The Mortgage Works may suffer by acting in reliance on that information. If I fail to disclose, or give false material information, this may result in any offer being withdrawn. I understand it is a criminal offence to knowingly supply false information to obtain a loan.

You may at any time before completion of the advance withdraw or revise the offer without stating a reason.

I have read and understood The Mortgage Works Guide to Mortgages, and the Tariff Guide.

I will not let the property without The Mortgage Works' written consent.

I have been issued with an Initial Disclosure Document. I confirm that I have received a Key Facts Illustration (KFI) for the loan for which I am applying. By signing this Application Form I understand that The Mortgage Works will take this as my confirmation that I have had time to consider the Key Facts Illustration, to ask any questions about it and that I understand the terms of the borrowing for which I am applying.

Where the mortgage application has been made through an introducer who does not work for The Mortgage Works, the Introducer who acted on my behalf for the purpose of this application has provided me with a KFI and I have not been given advice by The Mortgage Works.

I understand and accept that The Mortgage Works may choose the provider of any Building and Contents insurance policy arranged through them and they may change the insurer from time to time, subject to providing me with adequate notice of the change.

I consent to the use of my personal information as described above.

IMPORTANT - YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

I understand you may disclose details about the progress of my application, including whether or not it has been granted, to my broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.

I confirm that I am not bankrupt or insolvent and know of no reason why The Mortgage Works should not consider my application.

If, for the purposes of this mortgage application, I have provided benefit details, I agree that The Mortgage Works may confirm these, and only these details with the Benefits Agency. This consent applies for the duration of the mortgage application.

I understand and confirm that:

- it is my responsibility to ensure that I have suitable life cover or other means of repayment in place to repay the mortgage in the event of my death.
- if repayment of my loan continues after I am retired, I have provided details of how I propose to fund the mortgage and any associated repayment vehicle, if applicable, in retirement.
- for interest only mortgages, I have an adequate repayment plan in place to repay the mortgage at the end of the term.

I am responsible for any legal costs, fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion.

You may add to my loan amount all fees, costs and other sums associated with my loan application unless I pay them to you direct. I understand that interest is charged on all sums added to my loan.

I authorise my solicitor/licensed conveyancer to disclose to you information relevant to your decision to lend and I waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.

First Applicant		Second Applicant	
Signed	Dated	Signed	Dated
Third Applicant		Fourth Applicant	
Signed	Dated	Signed	Dated

The Mortgage Works (UK) plc Registered in England number 2222856.
Registered Office: Portman House, Richmond Hill, Bournemouth, BH2 6EP
www.themortgageworks.co.uk Telephone: 0845 45 45 800

The Mortgage Works (UK) plc is a wholly owned subsidiary of the Nationwide Building Society and is authorised and regulated by the Financial Services Authority for insurance and regulated mortgages (Register Number 189623).
Most Buy To Let mortgages are not regulated by the Financial Services Authority.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.