



'Use of Personal Information'

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training). You have the right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

Your Mortgage Application and Management of Your Account

In considering your mortgage application, we will search your record at credit reference agencies who will supply us with information including information from the Electoral Register. The agencies will record this search whether or not this application proceeds. We may use automated credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. Information held about you by the credit reference agencies may be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked or associated and your application will be assessed with reference to any 'associated' records.

By stating a financial association with another party, you are declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. An 'association' between joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a link should understand that each other's financial information will be taken into account in all future applications by either or both of you. This link will continue until one of you successfully files a 'disassociation' at the credit reference agency/ies.

The credit reference agencies will add to your record details of our search and your application. We will also add to this record details of your account. If you do not repay in full and in time, we may tell the agencies who will record the outstanding debt.

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

Please contact us on freephone 0500 225777 if you want to receive details of the relevant fraud prevention agencies.

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

Information which you provide or which we obtain through our dealings with you may also be passed on as follows:

- To any employer, accountant, bank, landlord or mortgagee from whom we seek a reference about you and to any solicitor or licensed conveyancer acting for you
- To anyone to whom we transfer our rights and duties under our relationship with you
- If we have a duty to do so or if the law allows us to do so
- To our regulators, the Financial Services Authority

We may also disclose information about your financial standing and the mortgage you have applied for (including information contained in this application form) in order that joint applicants or any guarantor can obtain independent legal advice regarding this application.

We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However, such a transaction will not proceed without a completed application form.

Marketing Uses

We may use and share with the Group (including in particular Leeds Financial Services Limited) information from your customer records, such as your contact details, details about this application and of any services we provide to you, so that we or they may contact you by mail, telephone or email, with Society news, and to inform you about our or their financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services, and of competitions or offers which may be of interest to you. Please tick the box in the consent section if you **do not** wish to receive details through our Group marketing programme.

Household Insurance Uses

This paragraph applies in relation to any household insurance which you may apply for as part of your application, information, including information about criminal convictions, provided in this form, may be passed to the insurer and used to assess your application for insurance, the terms of the insurance and claims which may arise under any resulting cover. Where you provide information about other persons interested in the property, their information, including criminal convictions, may be used in the same way. You should therefore show this notice to them. By submitting this application you are declaring that you are entitled to disclose their information and you authorise its use as indicated. Insurers and their agents pass information to the Claims and Underwriting Exchange Register, operated by Insurance Database Services Limited ("IDS") to enable them to check information provided and to prevent fraudulent claims. When you tell us or the insurer about an incident (such as fire, water damage or theft) they will pass this information to the Register even if a claim is not made, and make it available to other insurers. When a search is made about this application, IDS may make available information from other insurers about incidents involving anyone insured under the policy. You can ask the insurers for more information about this.

Mortgage Payment Protection Insurance

This paragraph applies in relation to any mortgage payment protection insurance you may apply for as part of your application. Information, including information about serious illness provided in this form, may be passed to the insurer and used to assess your application for insurance, the terms of the insurance and claims, which may arise under any resulting cover. Insurers and their agents share information with each other to prevent fraudulent claims via a payment protection anti-fraud register operated by a data administration company. A list of participants is available on request. In dealing with your application the register may be searched. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim, will be put on the register and made available to participants.

Mortgage Payment Protection Insurance Declaration

If you are applying for Mortgage Payment Protection Insurance the following declaration applies:

Declaration - I/We confirm that I/we are eligible for cover and have read and understood the terms and conditions of the insurance including the anti-fraud, sensitive data notifications and give my/our consent to the practices described. I/We have been working at my/our employment and have been continuously working for 16 hours or more per week for six months. I/We declare that to the best of my/our knowledge and belief, the information given is correct. I/We are aware that failure to disclose relevant facts may void payment under the policy.



I/We confirm I/we have read the mortgage payment protection insurance paragraph in the section entitled "Use of Personal Information". I/We consent to the uses and disclosures of information for insurance administration (including health information) and for the anti-fraud register.

Mortgage Declaration

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| <ol style="list-style-type: none"> 1. I/We agree to become bound and abide by the Rules of the Society. 2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information. 3. I/We understand that the Society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance. 4. I/We give permission to the Society to discuss with HMRC information which I/we have supplied in relation to my current tax reference, national insurance number and employment details together with earnings from the previous tax year. 5. The valuer's report is only for the use of the Society to enable it to decide whether the property is a 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. | <p>I/We understand that 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.</p> <ol style="list-style-type: none"> 6. If, for the purposes of this mortgage application, I/we have provided benefit details, I/we agree that the Society may confirm these, and only these details with the Benefits Agency. This consent applies for the duration of the mortgage application. 7. I/We agree that the Society may, without notice, transfer or assign, either in whole or in part any loan, mortgage or security for the repayment of any loan or mortgage made in connection with this application to its successors and assigns which include without limitation this legal and equitable assigns whether by way of absolute assignment or by way of security only and those deriving title under it or them. If the lender is a Building Society I/we understand that such a transfer will lead to the termination of my/our borrowing membership of the Society and the loss of any rights associated with such membership. If the lender is a Building Society I/we agree to be bound by the rules of the Society. |
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I can confirm that this application has been completed with correct and full details and hereby apply for the mortgage loan stated.



CONSENT

It is important that you read and understand the section entitled **Use of Personal Information** (including the information regarding **credit reference and fraud prevention agencies**) set out above in this application form. By signing this application, you agree that we can use your Personal Information in this way. **I also consent to receive marketing information as detailed in the "Use of Personal Information" Section unless I tick this box.**

Signature(s)

Date

The Society adopts a policy of equal opportunity and no person(s) applying for a mortgage from the Society will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.