

LEEDS BUILDING SOCIETY CUSTOMER DECLARATION

Application Number

--	--	--	--	--	--	--	--	--	--	--	--



Applicant 1 full name	Applicant 2 full name
Name and address of Introducer	

Use of Personal Information

Joint Applications/Financial Association

If you are making a joint application or tell us that you have a spouse or partner, we and credit reference agencies will link information held about you with records relating to 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 and credit reference agencies 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.

Credit Reference Agencies

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.

We reserve the right to repeat this search should we deem it necessary during your mortgage application. The agencies will record this search whether or not this application proceeds. 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. If you do not repay in full and on time, we may also tell the agencies who will record this on your credit file.

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 crime, fraud and money laundering, for example when:

- Checking details provided on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Cross checking details provided on proposals and claims for all types of insurance.
- Checking details on applications for jobs or when checked as part of employment.

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

Please contact us on freephone 08085 225 777 or write to the Financial Crime Prevention Team, Leeds Building Society, 105 Albion Street, Leeds LS1 5AS for further details regarding fraud prevention.

How we use your personal information?

Information which you provide or which we obtain through your dealings with us will be held on the Society's computers and in other records. We will use your information to (as applicable):

- Assess this mortgage application;
- Verify your identity and the identity of your spouse or partner;
- Trace your whereabouts and recover debts you owe;
- Conduct other checks to prevent or detect fraud;
- Use automated scoring methods to assess this application and to verify your identity;
- Manage your account with us;
- Undertake periodical statistical analysis and system testing.

We may also use and pass on your information to:

- subsidiary and associated companies of the Society who may use it for marketing purposes as mentioned below but only where you have given us permission to do so;
- our market research partners solely for the purposes of market research;
- your employer to confirm your employment/income;
- your mortgage intermediary/broker/Independent Financial Advisor/Government Right to Buy agent (or similar organisation) where you have used one;

- your legal representative acting on behalf of you, the Society or both including to any Mortgage Panel administrator for the purposes of instructing conveyancers to act for us in the registration of our Mortgage;
- third party Chartered Surveyors (for property valuations);
- lenders, letting agents or landlords;
- debt counselling or other specialist service providers, should you fall into payment difficulties;
- a guarantor or your mortgage or their legal advisor;
- the Financial Ombudsman Service/the Financial Conduct Authority/The Prudential Regulation Authority/trade associations such as the Building Society Association and Council for Mortgage Lenders (including any Successor thereto);
- the Department for Work and Pensions or HM Revenue and Customs;
- mailing houses;
- contractors and consultants who develop and test systems;
- providers of information for technology services;
- data Processors who act on our behalf;
- another organisation should we ever sell or transfer our business or part thereof or transfer any assets;
- when required by law to do so; and
- when you have given your specific permission for your data to be used for other purposes.

If you would like further information as to how your personal information is used by us, credit reference and fraud prevention agencies, please read our "Guide to the use of your personal data" which is available on our website at www.leedsbuildingsociety.co.uk/_resources/pdfs/security-pdfs/guide-use-of-personal-data.pdf. Alternatively, you can request a copy by telephoning us on 0113 216 7353.

By proceeding with this application you are agreeing to your personal information being used in this way.

You have the right on payment of a fee to receive a copy of the information we hold about you if you apply in writing to the Business Support Team, Leeds Building Society, 105 Albion Street, Leeds LS1 5AS.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).

Leeds Building Society Group Marketing Programme

We may use and share your customer records, including your contact details, details about this application and any of the services we provide to you, with:

- companies within Leeds Building Society Group; and
- companies which form part of its strategic partnerships.

You can ask us for a list of such companies.

This is so that we or they may contact you by mail, telephone, fax 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 and offers which may be of interest to you. By submitting this application you agree to being contacted as described unless you have ticked the box in the consent section.

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 ('CUE'), 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 CUE 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 insurer for more information about this.

Mortgage Declaration

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 to the best of my/our knowledge and belief 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 and agree that the Society will consult at least one database to determine whether I/we can afford the proposed mortgage. In order for the Society to properly assess whether I/we can afford the proposed mortgage I/we understand that I/we will be asked to provide certain information and evidence during the mortgage application process. I/we understand and agree that I/we must ensure that all of the information and evidence that I/we supply is accurate and complete. If the Society is unable to carry out an assessment of whether I/we can afford the mortgage because I/we have chosen not to provide the information and evidence it has requested, then the Society will be unable to provide me/us with any proposed mortgage.
4. I/We agree that the Society will not be obliged to make an offer of advance and will not be obliged to return any fees if the property or references are unsatisfactory. I/We agree that the payment of fees will not bind the Society to grant any advance. I/We acknowledge that the Society is not required to justify declined applications.
5. I/We give permission to the Society to discuss with HMRC information which I/we have supplied in relation to my/our current tax reference, national insurance number and employment details together with earnings from the previous tax year.
6. The valuer's report is only for the use of the Society 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. I/We agree 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.
7. 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.
8. I/We agree that the Society may at any time in its discretion and without obtaining my/our consent or the consent of anyone else, transfer to any other person all or any of its rights and obligations in relation to all or any part of the whole debt, the mortgage and any related security. I/We acknowledge that any such transfer will be on the basis that the person to whom the transfer is made will agree with the Society in advance a policy for the exercise of the transferred rights which the Society reasonably thinks is no less favourable to me/us than the policy it was following immediately before the transfer.
I/We acknowledge that any such transferee may or may not be a building society or a company associated with a building society. I/We acknowledge that I/we will be bound to any such transferee in respect of the transferred obligations to the same extent as I/we were originally bound to the Society and the Society may release to any such transferee any information it holds about me/us, the conduct of my/our account and any related securities.
9. I/We irrevocably authorise my/our solicitor/licensed conveyancer to send their entire file relating to the whole transaction (not just the loan) to the Society at the Society's request.

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. The Society's Head Office address is 105 Albion Street, Leeds LS1 5AS. The Society's main business is the provision of savings products, mortgages and general insurance. You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/systems-reporting/register or by calling 0800 111 6768.

Buy to Let mortgages which are for business purposes are exempt from FCA Rules.

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

Buildings and contents insurance arranged by Leeds Building Society is underwritten by Aviva Insurance Limited. Registered in Scotland, number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Registration No.202153.

Aviva Insurance Limited may decline to quote in some circumstances.

I/We can confirm that this application has been completed with correct and full details and I/we hereby apply for the mortgage loan stated.

CONSENT

It is important that you read the section entitled **Use of Personal Information** (including the information regarding **credit reference and fraud prevention agencies**) and the **Mortgage Declaration** section set out above in this application form.

For your own benefit and protection you should read these sections carefully before signing this application form. If you do not understand any point please ask for further information.

Also consent to receive marketing information as detailed in the "Use of Personal Information" section unless I tick this box.

Also consent to receive marketing information as detailed in the "Use of Personal Information" section unless I tick this box.

Signature(s)

Date