

Applicant Declaration Form

Intermediary Use Only

Account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Name of Applicant(s)

<input type="text"/>	<input type="text"/>
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Security Address

<input type="text"/>
<input type="text"/>
Postcode

I confirm that

- (a) The information above was obtained by me in relation to the customer;
(b) The evidence I have obtained to verify the identity of the customer meets, as a minimum, the standard evidence set out within Guidance for the UK Financial Sector issued by JMLSG

I declare that the discussion with the customer was on an advised basis.

(Consumer Buy to Let and Residential only)

Signature of Intermediary

<input type="text"/>

Date of Signature DD/MM/YY

<input type="text"/>

Please ensure you have carefully read all the information and declarations before signing at the end. It is important that you are aware of the content in section 1 'Keeping you up to date about products and services' and section 6 'Your Personal Data' so you understand how your personal data will be used. By signing the declarations in this document you are agreeing to their content. This forms part of your mortgage application.

Section 1: Keeping you up to date about products and services

Your preferences

We would occasionally like to share information with you about our products, services, news and offers.

Let us know how you'd like us to keep you updated about these below:

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Email	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Post	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Telephone	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Text message	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

We'll remind you of your right to update your marketing preferences from time to time. You can change them at any time by going into a branch, logging in and going to 'Preferences' (if you're registered for Skipton Online), calling us on 0345 850 1711 or writing to FREEPOST SKIPTON BUILDING SOCIETY (please use block capitals). Please be assured the Freepost address is correct despite its simplicity.

Section 2: Important Information for Applicants

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.

Where your requested mortgage 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

Continued overleaf

Section 2: Important Information for Applicants (continued)

mortgage at the end of the term.

We recommend you consider a protection review with your Financial Adviser, particularly in view of the financial commitment a mortgage represents.

Where the purpose of the mortgage includes the consolidation of existing debts, which may currently be unsecured, you should think carefully before securing debts against your home. It may result in you repaying the interest and amount borrowed over a longer term.

Section 3: General & Membership Declarations - Please read carefully

(Please note: For Scotland all references to "Mortgage" also include "Standard 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, any branch or skipton.co.uk. 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 in my application;
- 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;
- 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.

Section 4: Application Cost & Mortgage Report & 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;
- the Society may pass the Report and Valuation to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time.

Section 5: Your Personal Data

How we use your personal data

- For the purposes of Data Protection, Skipton Building Society is the Data Controller responsible for the collection, use, sharing, holding and protection of your personal data.
- Skipton respects your privacy and is committed to protecting your personal data. We endeavour to ensure that all personal data is kept confidential, accurate, up to date, available to you and held and transferred securely. We put in place a range of security measures to help protect your data.
- We only collect, use, share and hold your personal data when we have a lawful basis that allows us to.
- We hold personal data for a period determined by our regulatory, legal and business requirements and this will continue beyond the redemption of your mortgage.
- By providing your personal data and applying for this mortgage you will be taking steps to enter into a contract with us.

We use personal data about you to:

- identify you
- verify the information you provide
- underwrite your application, this includes the use of financial models to help us better understand your mortgage application
- assess your credit worthiness and whether you can afford to take the product. This involves using data we obtained from Credit Reference Agencies for your Decision in Principle. If it's over 30 days since we provided you with a Decision in Principle a further search of Credit Reference Agency files will be carried out. The agencies will keep a record of this further search, whether or not your full mortgage application proceeds to completion. This may also be seen by other lenders and could affect your ability to obtain future credit. Credit reference agencies will also link your records together if they identify a link between you, joint applicants and/or any

Continued overleaf

Section 5: Your Personal Data (continued)

individual identified as your spouse or financial partner.

These links will remain on the files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.

- check the eligibility and suitability of products and services you apply for or have with us and review this on an ongoing basis
- process, manage and administer your application, enquiries, accounts, transactions, relationships, products and services, including transfer of mortgage
- link this application to your customer record and other accounts, products and services you hold with us
- manage your experience with us
- understand your circumstances and needs
- assess how you manage account payments
- review the performance of your mortgage on a regular basis
- protect you and provide security
- provide colleague training to help improve the quality of our service and for general quality assurance and communication monitoring
- prevent crime, money laundering, protect you and others from fraud and for public safety
- communicate with you about the products and services you hold with us
- send marketing communications, by the methods you have agreed to
- undertake research and gain insights into market trends, consumer behaviour, our competitors and changes in technology
- meet our legal, regulatory, auditing, tax and accounting obligations
- trace and recover debts

Who we share your personal data with

To help process, administer and manage your application, accounts and relationships with us we will share your personal data, where needed, with a range of other parties including:

- your authorised representatives
- joint account holders (including for the purposes of obtaining a Form of Acknowledgement) and guarantors or potential guarantors and their legal representatives
- your mortgage intermediary, financial advisers and other professional advisers
- employers, lenders and landlords (current, past or prospective)

- relevant non borrowers including adult occupiers not party to the mortgage to inform them of your application and confirm they have no claim on the property
- housing associations for shared ownership
- second charge holders
- transferees or potential transferees and their legal advisers
- insurers
- central and local government departments including HMRC
- solicitors, licensed conveyors, valuers and panel managers
- credit reference, fraud prevention, law enforcement agencies, tracing agents, field agents, debt collection agencies, appointed receivers and trustees in bankruptcy (including details of late payments, undisputed personal debts in default where no satisfactory repayment proposals have been received following the Society's final demand, repossession)
- other financial organisations including payment services providers
- external auditors
- research and insight agencies
- mailing houses and printers
- information technology service providers
- risk, data modelling and ratings agencies

Your Rights:

In respect of your personal data, you have rights to:

- be informed about the personal data we collect, use, share and hold about you. The purpose of this privacy notice is to do this
- request details of the personal data we hold about you
- have inaccurate or incomplete personal data corrected
- request the erasure of your personal data
- restrict the collection, use, sharing and retention of your personal data in some circumstances
- request the electronic transfer of your personal data to you or another service provider
- object to the collection, use, sharing and holding of your personal data
- challenge automated decisions
- complain to the Information Commissioner's Office

For more information about how we use your personal data, who we share it with and why, how long we keep it, the lawful bases that apply, and your rights and how to exercise them please refer to our full Privacy Notice at skipton.co.uk, ask at your local branch, call us on 0345 850 1700 or write to our Data Protection Officer at Skipton Building Society, Skipton, North Yorkshire, BD23 1DN.

Section 6: Declarations & authority to obtain references/further information

I declare that:

- the information I have provided to my mortgage intermediary in this application for a mortgage is true, accurate and complete.
- I have been made aware that if this application is submitted more than 30 days after the Decision In Principle a further credit check will be carried out with Credit Reference Agencies and the Credit Reference Agencies will keep a record of the search which may affect my ability to obtain future credit
- I have been made aware of the important information in the section Your Personal Data and know how my personal data will be used and shared
- I authorise Skipton Building Society to obtain any information they may require in relation to this application and for anyone they contact to provide the information requested.

Continued overleaf

Section 6: Declarations & authority to obtain references/further information (continued)

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

Signature(s) of Applicant(s)

Applicant 1

Date of Signature DD/MM/YY

Applicant 2

Date of Signature DD/MM/YY

Applicant 3

Date of Signature DD/MM/YY

Applicant 4

Date of Signature DD/MM/YY

Section 7: Declaration for exemption relating to businesses - Buy To Let (Not consumer Buy To Let) Only

I am entering into this agreement wholly or predominantly for the purposes of a business carried on, or intended to be carried on, by me.

I understand that I will not have the benefit of the protection and remedies that would be available to me under the Financial Services and Markets Act 2000 (the Act) if the

agreement were a regulated mortgage contract under the Act.

I am aware that if I am in any doubt as to the consequences of the agreement not being regulated by the Act, then I should seek independent legal advice.

Signature(s) of Applicant(s)

Applicant 1

Date of Signature DD/MM/YY

Applicant 2

Date of Signature DD/MM/YY

Applicant 3

Date of Signature DD/MM/YY

Applicant 4

Date of Signature DD/MM/YY

For Intermediary Use Only



Skipton Intermediaries is a part of Skipton Building Society. Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.