

CUSTOMER INFORMATION, DATA PROTECTION & AUTHORITIES

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you; and (b) authorize us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies. You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference & Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risks of dealing with you and other members of your household; (b) to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) to administer agreements & insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts & trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

We may use a 'credit scoring' or other automated process in deciding whether to accept your application and during the life of your Account, for example to review your secured debt and any unsecured debt or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who

will keep details of our search) as well as using other information we hold about you.

If you have requested payment protection insurance and/or home insurance we may pass information about you to any organization approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you.

Please telephone us on 01291 641415 if you want details of those Credit Reference, Fraud Prevention Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we hold about you if you apply to us in writing. A fee will be payable.

CUSTOMER CONSENT - IMPORTANT: PLEASE READ THIS BEFORE YOU SIGN

By signing this form, you consent to us using and disclosing details about you as described above. You also consent to us disclosing your name and address and the status of your application to your Introducer. You also consent to us using and disclosing to carefully selected third parties your contact details so that we, and them, may provide you with information about goods and/or services offered by us or them which may be of interest to you. The methods of contact to which you consent include automatic calling system, fax, electronic mail, telephone (including Interactive Voice Recording facilities), SMS/Text messaging, and other online or interactive media. You agree that telephone conversations and other communications between you and us or third parties may be recorded and/or monitored to assist in improving customer and collections services. If you do not wish to be contacted by us for direct marketing purposes, you may write to us at any time or put a tick or cross in this box.

You also agree that all the details you have given to us are true and complete, that you are 18 years of age or older, and that these details may be verified by us from time to time.

Signed Borrower 1

Date

Signed Borrower 2

Date

All borrowers should sign this declaration and the authorities below.

Authority To Mortgagee



We require your signed authority in order to obtain further information on your existing mortgage(s)

Name Of Lender Account Number

Property Address

I/we the undersigned hereby authorise and request you to provide any information that may be required now or at anytime in the future concerning my/our property and mortgage with you.

Signed Borrower 1

Print Name

Date

Signed Borrower 2

Print Name

Date