

Declaration and Consent

Customer Name: _____

Case ID: _____

- 1 I have been given, read and understood the Notes for Mortgage Applicants leaflet and agree to the General Consent to Transfer in Section Three of the leaflet.
- 2 I will not rely on any valuation report prepared for Bristol & West when deciding:
 - to go ahead with the purchase or remortgage of the property
 - how much to pay for the property
- 3 Any monthly payments made by any one of the borrowers may be treated as payment for all of the borrowers.
- 4 I authorise Bristol & West, its agents and distributors and their representatives to obtain any information about me they consider appropriate to my mortgage application and I authorise the giving of this information.
- 5 I agree that the information on this form and any additional information given to or obtained by Bristol & West may be held on paper, on computer and/or in other electronic forms. You may keep information after my account(s) are closed in order to comply with your legal obligations and business record requirements.
- 6 I/We authorise our Solicitors/Licensed Conveyancer to disclose to the Lender, and the Lender is authorised to disclose to my Solicitor/Licensed Conveyancer, any information relating to this application. I/We give up any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.
- 7 I agree that any information obtained by Bristol & West for the purpose of considering this application may be disclosed to any other applicant.
- 8 I agree that any information held by Bristol & West about me may be used for the following purposes:
 - a to manage my account(s) and/or your business
 - b credit assessment including credit scoring
 - c getting references from my employer, accountant, bank or other similar sources
 - d searching the files of credit reference agencies who will supply Bristol & West with credit information and verification of your identity in line with money laundering requirements (this will include information from the Electoral Register). Scoring methods may be used in verifying your identity. The agencies will record details of the search whether or not this application proceeds
 - e disclosure to a credit reference agency. This information may be used by other lenders for credit assessment, personal identity verification, and debt tracing
 - f disclosure to the Council of Mortgage Lenders to hold on their Possessions Register
 - g disclosure to market research organisations acting on behalf of Bristol & West
 - h disclosure to other agents of the lender for the purpose of managing my account
- i prevention or tackling of fraud or other illegal activity. Bristol & West may pass information to and make searches at fraud prevention agencies who will supply information to Bristol & West. This information may also be passed to financial and other organisations involved in fraud prevention. In the event that I give false or misleading information, or if fraud is suspected, Bristol & West will record this
- j details of my account and how I conduct this account will be passed to credit reference agencies including details if my monthly payments are not made in full and on time.
- 9 I agree that any information held by Bristol & West about me may be given to and used by:
 - a agents and other third parties performing any activities permitted by this declaration
 - b other mortgage lenders or anyone acting on their behalf for the prevention of fraud
 - c anyone to whom Bristol & West might transfer or dispose of its rights under the mortgage
 - d any guarantor on my mortgage
 - e the Financial Services Authority in order to comply with your regulatory obligations.
- 10 I understand that I can obtain a copy of any personal data you hold on me, and to which I am legally entitled, by applying in writing to the **Data Protection Officer, Regulatory Risk Management, Bristol & West plc, PO Box 27, One Temple Quay, Bristol BS99 7AX**, and pay any fee applicable. I also have the right to access personal records held by credit and fraud agencies and the names and addresses of these agencies will be supplied to me upon request.
- 11 I understand that you will pass the information on this form and about any incident I may give details of to IDS Ltd so that they can make it available to other insurers. I also understand that, in response to any searches you may make in connection with this application or any incident I have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.
- 12 I agree to Bristol & West sharing information about the property, or its value with other organisations to help value properties.
- 13 I understand that in the interest of their customers, the underwriting insurer may monitor and record any calls made to them.
- 14 If I have indicated that this loan includes additional borrowing to pay off existing debts, I confirm that these debts will be repaid immediately following completion.

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- 15 I confirm that I will not be borrowing any more money to make immediate improvements to the property, unless I tell you otherwise.
- 16 I confirm that I will have full vacant possession of the property on completion, unless I tell you otherwise.
- 17 If not a Buy to Let application, I confirm that the entire property will be for me and my family's residential use, unless I tell you otherwise.
- 18 I confirm that the property is built from brick or stone, unless I tell you otherwise.
- 19 I confirm that the roof of the property is built from tile unless I tell you otherwise.
- 20 I am not purchasing under a 'Right to Buy', 'Rent to Mortgage', 'Voluntary Purchase Grant' or 'Shared Ownership' scheme.
- 21 I confirm that this property is not self build unless I tell you otherwise.
- 22 If the property is less than ten years old, I confirm that there is or will be an NHBC Certificate, Premier Guarantee, Zurich Municipal Building Guarantee or Professional Consultants Certificate.

- 23 Information held about me by the credit reference agencies may already be linked to records relating to other people who are financially associated to me (which may include persons other than a joint applicant to this loan). During this application, I may be treated as financially linked to those persons and my application will be assessed with reference to any 'associated' records.
- 26 I confirm that I have read and understood these declarations.
- 27 I understand that my mortgage may be refused if you get information later that disagrees with what I, or someone acting on my behalf, have/has already told you.
- 28 I understand that any calls made to Bristol & West plc may be recorded.

23 I agree that Bristol & West and any other company within the Bank of Ireland Group ('you') may contact me by post for marketing purposes concerning my account(s) or to inform me of any new product or service that may be of interest to me:

In addition you may also contact me by the following methods (please tick as appropriate):

Telephone email Fax

I understand that the customer contact method(s) apply to all the accounts I hold with you and that restricting the ways in which you can contact me may limit the information you can provide and the services you can offer me.

At any time, I can ask you to stop sending me marketing material, or to change the method(s) by which I would like you to contact me, by writing to the **Marketing Dept, Bristol & West plc, PO Box 27, One Temple Quay, Bristol BS99 7AX.**

- 24 I understand that if my application is made in joint names and you search the files of a credit reference agency, an "association" will be created with the other person(s) named within the application. You or other lenders may take this financial association, created between the other applicants and myself, into account in future applications for credit or financial services. The association will remain until one of us successfully applies for "disassociation" with the credit reference agency.

Please note:

- 1 If this is a joint application everyone must sign, and we recommend that you complete the application form together.
- 2 You must sign this form yourself.

Signed

Date

Signed

Date

Signed

Date

Signed

Date

This document can be made available in Braille, large print or audio upon request.

Customer Information - Terms and Conditions vary from product to product, please be sure to read those that apply to the product that you have chosen. Mortgages are subject to status and valuation. Written illustrations are available on request. Borrowers must be 18 or over or as otherwise specified.

Payment of valuation fee

Bristol & West Mortgages will need to check the information given by all mortgage applicants which will include obtaining references for the last three years. To ensure your application is processed as quickly as possible, we will commit your payment for the valuation fee after an initial assessment.

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