

Mortgage Application

Section 32: Declaration by Applicant(s) - PLEASE READ CAREFULLY

I (each of us if more than one is applying) declare and agree that:

1.
 - a) I am an individual aged 18 years or over, and the answers given in this form are true and complete. If any answers have been completed by another person, I confirm that I have checked all the answers and that they are correct.
 - b) I am not a relative of, or otherwise connected by any business or personal relationship, to a director of Harpenden Building Society.
 - c) If any information I have provided changes before completion of the advance I will tell you without delay.
 - d) You may, at any time before completion of the advance, withdraw or revise any offer. You may do this in cases of fraud, misrepresentation, non-disclosure of material information or defects in the title to the property, or if any other matter comes to light that adversely affects the value of the property or which is inconsistent with the basis on which the offer was made.

2. I authorise you (or any company on your behalf) to instruct a valuer to prepare a Valuation Report for mortgage purposes at my cost and I understand that a fee is payable in advance and is non-refundable whether or not an offer of advance is made. I accept that the valuation is obtained by you for your own purposes only.

I understand and accept that the valuation report is not a building survey or a Homebuyer's Report and Valuation and that the most prudent course would be for me to commission a Surveyor to carry out a more detailed report. I further understand that if I do not request or obtain a more detailed report for my use I run the risk that the property may suffer or have suffered from serious defects which are not mentioned in the valuation report obtained by you.

3. I will, on completion of the advance, be bound by Harpenden Building Society's Rules, a copy of which will be provided.

4. You may process my personal information as follows:

a) Use of my personal information

- You may store and process the personal information I give you on this application form and during the relationship with me. This data, and that supplied to you by other third parties (i.e. credit reference agencies, fraud prevention agencies, joint account holders, introducers and insurers), can be used for assessing my mortgage application, credit scoring, managing and administering my account, credit referencing, searching the electoral register, marketing, market research, statistical and risk analysis, producing management information, preventing and detecting fraud, debt collection, systems administration and testing, legal and regulatory compliance and for third party processing;
- You will treat all my personal information as private and confidential (even if I no longer have an account with you) and you will not disclose any information about me or my account to anyone except as set out above or with my consent or if the law or public duty or your legitimate interests require you to do so.

b) Disclosure of my personal information

You may disclose my personal information to:

- insurance companies that Harpenden Building Society arranges policies with and their agents. This includes insurance companies that indemnity insurance is arranged with;
- credit reference agencies, in respect of which the following applies:
 - i) Their files will be searched and they will supply you with credit and electoral register information for use in, for example, assessing applications, verifying my identity and credit scoring. The agencies will keep these details, whether or not this application proceeds.

- ii) If the application is in more than one name a financial link will be created between us at the credit reference agency. This means that my personal information and that of the other applicant(s), or those with whom I have previously been financially linked, may be treated as affecting each other now and in respect of my/their future applications. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.
- iii) You will give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell the credit reference agencies who will record the outstanding debt.

- Fraud prevention agencies.

You may check what I have told you with these agencies. If I give you false or inaccurate information and you suspect fraud, you will record this at these agencies.

You may use credit reference agency and fraud prevention agency records about me and those with whom I am financially linked, and other members of my household, to help make decisions about me and them for:

- i) fraud prevention and detection, tracing debtors, recovering debt and checking my identity to prevent money laundering;
- ii) credit or credit related services, and to manage my accounts/services;
- iii) household, or any other insurance applications or claims.

- Other third parties (including my guarantor or occupier) where necessary for example to administer accounts, systems administration and testing, marketing, arranging insurance (in dealing with insurance applications and claims it may be necessary for you or the insurance company to obtain information about any criminal record I may have), valuation, recovering debt and other third party processing.
- Your regulators or any other body which monitors compliance with any code of practice to which the Society subscribes.
- Your lawyers, auditors and external advisors, and any intermediary who introduces this mortgage application to you.

5. You may disclose information about my financial standing and the mortgage I 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.

6. You may take up references from my previous or existing employers, mortgagees, landlords, accountants, bankers, the Land Registry and HMRC, and make any other enquiries you consider necessary in connection with my application. Any costs incurred in doing so will be my responsibility.

7. If you make an advance:

- a) The mortgage may be transferred to another lender (who may or may not be another building society or subsidiary of a building society) which may itself later wish to transfer the mortgage, without you needing to obtain my specific consent.
- b) Before you make any transfer you will notify me of any expected change of policy regarding the setting of interest rates and the conduct of arrears administration.
- c) On any transfer any membership (including voting) rights I may have in Harpenden Building Society arising from the mortgage alone will cease, but any membership rights I have arising out of the accounts I may have with Harpenden Building Society will be unaffected.

8. I will disclose all facts which an insurer would regard as likely to influence the assessment and acceptance of an insurance proposal in respect of the property. I understand that you will pass the information about any incident I may give details of to Insurance Database Services (IDS) Ltd. so that they can make it available to other insurers. I understand that in response to any searches you 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 this policy.

In the event of a claim under any payment protection insurance, I consent to any information which I provide to you being put onto a register of claims through which insurers share such information to prevent fraudulent claims.

I understand and accept that any insurance arranged by the Society will be renewed automatically at the end of the period stated in the policy schedule, unless we inform you otherwise.

9. My income, expenditure and assets are as stated in this form. I will inform you of any changes in my income, expenditure or assets that occur before the advance is made.
10. If an advance is granted you may revalue the property at any time if necessary to reschedule the loan and I agree to such fees being charged to my mortgage account as per the Society's Tariff of Charges at the time.
11. I have received a Key Facts Illustration (KFI) for the mortgage that I am applying for and I undertake to reimburse all fees, expenses, etc. incurred by you in connection with my application and with an advance which may result whether or not the advance proceeds to completion.
12. I understand that any person (other than a Harpenden Building Society employee) with whom I deal in connection with the advance or any related insurance is not empowered to make any representations or give any undertaking on your behalf whether in relation to the advance, any related insurance or otherwise and you shall not be bound by or liable for any such representation or undertaking.
13. I authorise my solicitor/licensed conveyancer to disclose to you information relevant to your decision to lend and I waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
14. I understand that Harpenden Building Society do not arrange life assurance, critical illness insurance or mortgage repayment protection insurance. I understand that I should consider such cover as a means of maintaining repayments.
15. I am aware that internet communications/e-mails are not secure unless the data being sent is encrypted. Therefore, you cannot accept responsibility for the unauthorised access by a third party and/or the corruption of this data. I accept that you may monitor and record telephone calls for training and security purposes.
16. I authorise any existing or previous lender, employer, landlord, accountant or bankers to provide references or other relevant information to Harpenden Building Society, introducer or broker, upon written request by them.
17. I understand that if the mortgage I'm taking out is for the purposes of a Self-Build project, Harpenden Building Society will make contact with my financial intermediary/mortgage broker during the latter stages of the build process to discuss any rates that I may be eligible for, on completion of the build project.

Section 33: Important Note to Applicants

- ALL THE QUESTIONS MUST BE ANSWERED
- CHECK THAT YOU HAVE RECEIVED A KEY FACTS ILLUSTRATION FOR THIS MORTGAGE
- FAILING TO DISCLOSE OR GIVING FALSE MATERIAL INFORMATION MAY RESULT IN ANY OFFER BEING WITHDRAWN
- BY SIGNING THIS APPLICATION YOU AGREE THAT WE CAN USE YOUR PERSONAL INFORMATION AS SET OUT IN THE CLAUSES ABOVE

YOUR MORTGAGE WILL BE SECURED ON YOUR PROPERTY AND YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

PRIVACY NOTICE

- Data Protection regulations require Harpenden Building Society (the Society) to inform customers about how their personal data will be processed.
- Personal data includes customer's name, addresses, financial information and other personal information needed for arranging a mortgage.
- The Society will restrict its processing of your personal data to the minimum required to arrange and manage your mortgage account, update you on your mortgage account status and inform you of any new mortgage products. Your personal information will also be processed to comply with the Society's legal and regulatory obligations and to ensure that we continue to operate the Society in a way to safeguard your mortgage.
- The Society will not send you marketing material on any other services and will not share your personal details with any other organisation for marketing purposes, without your consent.
- Your personal details will be stored securely by the Society and its specialist suppliers, in countries that have equivalent data protection rules, and will only be used to communicate with you whilst you have a mortgage account with the Society.
- Further information on how the Society handles your personal data is available under the 'Privacy' menu option on the website.

- You are entitled to request the Society to restrict its use of your personal data. If you have any questions about how we manage your personal data, or wish to complain about this, please contact the Data Protection Officer in the first instance on: privacy@harpendenbs.co.uk.
- If you are not satisfied with the handling of your complaint by the Society, you can also make a complaint to the Information Commissioner's Office on: ico.org.uk.

CONSENT FOR COMMUNICATIONS

The Society will contact you in the future about this account. We may send you updates about our other products which may be of interest to you. If you would be happy to receive this information by email please indicate this by ticking the following box

Section 34: All Applicants must sign here

Signed	<input checked="" type="checkbox"/>	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>
Signed	<input checked="" type="checkbox"/>	Day	Month	Year
		<input type="text"/>	<input type="text"/>	<input type="text"/>

Harpenden Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Reference number 157260. Member of the Building Societies Association.

PLEASE ALSO COMPLETE THE IMPORTANT RELEVANT SECTIONS AS FOLLOWS

Section 35: Identification Checklist

We are required by law to verify the name and address of new and, in some cases, existing customers wishing to apply for a mortgage. To achieve this we use a combination of electronic identification and documentary evidence to verify your identity.

Electronic Identification

The electronic identification process is carried out using a Credit Reference Agency who checks your details against other databases.

Documentary Evidence

To support the electronic identification process we also require one form of documentary evidence from the list below. We will need to have sight of originals, except when they are sent by post, in which case we will accept a black and white certified copy of the document you are providing to confirm your identity. One document is required for each applicant.

Acceptable Identity Documents

	App 1	App 2
Valid FULL UK driving licence (old style, paper version)	<input type="checkbox"/>	<input type="checkbox"/>
Valid UK photo-card driving licence, with counterpart slip (Full or Provisional)	<input type="checkbox"/>	<input type="checkbox"/>
Valid passport	<input type="checkbox"/>	<input type="checkbox"/>
Current bank statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
Council Tax – Demand letter or statement *	<input type="checkbox"/>	<input type="checkbox"/>
Current credit/Debit card statement ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>

Educational grant/other grant*	<input type="checkbox"/>	<input type="checkbox"/>
Valid Firearms certificate or shotgun licence	<input type="checkbox"/>	<input type="checkbox"/>
Housing benefit notification *	<input type="checkbox"/>	<input type="checkbox"/>
HMRC Notice of Coding *	<input type="checkbox"/>	<input type="checkbox"/>
Identity card issued by the Electoral Office for Northern Ireland	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage statement *	<input type="checkbox"/>	<input type="checkbox"/>
State Pension letter *	<input type="checkbox"/>	<input type="checkbox"/>
Utility bill ** (but not one printed from the internet)	<input type="checkbox"/>	<input type="checkbox"/>
* Document must be dated in the past 12 months ** Document must be dated in the past 3 months	<input type="checkbox"/>	<input type="checkbox"/>

Section 36: FCA Regulated Introducers

This Section must be completed in full by the Introducer. A copy of the KFI must be submitted with this application, if applicable.

Name of Introducer	<input type="text"/>
Company name & Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Telephone Number(s)	<input type="text"/>
If you are directly authorised, please show your Firm's Reference No.	<input type="text"/>
If you are an Appointed Representative, please show FCA Reference No.	<input type="text"/>
Level of Service	Advised <input type="checkbox"/> Execution-Only <input type="checkbox"/>
Introducer fee charged to Applicant	£ <input type="text"/>
Procuration fee due	£ <input type="text"/>
Procuration fee payable to	<input type="text"/>
Network name (if applicable)	<input type="text"/>

Member of a Mortgage Club (Y/N) – If so which one?	
Method of payment	
a. Cheque	<input type="checkbox"/>
Payee	
Address for cheque	
	Postcode
Reference No.	
b. BACS payment	<input type="checkbox"/>
Bank name	
Account name	
Sort code	<input type="text"/> <input type="text"/> -- <input type="text"/> <input type="text"/> -- <input type="text"/> <input type="text"/>
Account No.	
Reference No.	

- Please attach photocopies of proof of each applicant(s) name and address as detailed under “Branch Applications”. Remember to certify on each copy that you have seen the original.
- Please complete the certificate below.

*I/We certify that: *I/We have verified the identity of each applicant in a face-to-face*/non face-to-face* and confirm that documentary evidence has been obtained and identity checks have been undertaken to confirm that the applicant(s) name(s) and address(es) as shown on the Application Form *is/are correct.

The underlying records of identity and copies of the documentary evidence received are attached to this Application Form.

*I/We confirm that the Applicant(s) *is/are applying on *his/her/their own behalf and not as nominee, trustee or in a fiduciary capacity for any other person.

*delete as appropriate

Signed	<input type="text"/>	Day	Month	Year
	X	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>			
Job Title	<input type="text"/>			

Please return completed application forms to:

Harpenden Building Society, Mardall House, 9-11 Vaughan Road, Harpenden, Herts. AL5 4HU

