

LEEDS BUILDING SOCIETY CUSTOMER DECLARATION

Application Number

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

Use of Personal Information

Your Mortgage Application and Management of Your Account

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. 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 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.

The credit reference agencies will add to your record details of our search and your application. We will also add to this record details of your account. If you do not repay in full and in time, we may tell the agencies who will record the outstanding debt.

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.

With the information we obtain, we will:

- Assess this mortgage application (as applicable);
- Verify your identity and the identity of your spouse or partner;
- Trace your whereabouts and recover debts that 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 periodic statistical analysis and system testing.

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

Please contact us on freephone 0500 225 777 if you want to receive details of the relevant fraud prevention agencies.

This is a condensed guide to the use of your personal information by us and credit reference and fraud prevention agencies. If you would like further information, please read our "Guide to the use of your personal data by Leeds Building Society, credit reference agencies and fraud prevention agencies" which is available on our website at leedsbuildingsociety.co.uk. 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.

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 may use and pass on such information as follows:

- 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 your permission to do so.
- To anyone whom we transfer our rights and duties under our agreement with you.
- When required or permitted to do so by law.
- When you have given your specific permission for your data to be used for other purposes.

We may also disclose information about your financial standing and the mortgage you 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.

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 Customer Services Department, 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 insurers 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 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.
4. 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.
5. 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.
6. 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.
7. 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.

8. 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 by visiting the FCA website at www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Buildings and contents insurance and payment protection products arranged by Leeds Building Society are underwritten by Aviva Insurance Limited. Registered in Scotland, number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services 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.

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

Signature(s)

Date

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

Application Number

Reference Authority Please sign the forms of authority below to enable the Society to obtain references.

Authority to Obtain Reference

I give permission to Leeds Building Society to make enquiries of, or obtain reference from, any employer/accountant/bank/landlord/mortgagee or credit reference agency and authorise any of these to supply a reference to the Society.

First Applicant Signature Date

Second Applicant Signature Date

Leeds

Building Society

105 Albion Street, Leeds LS1 5AS

**Instruction to your Bank or Building Society
to pay by Direct Debit**



Please fill in the form and send to Leeds Building Society
Name and full postal address of your Bank or Building Society

To The Manager	Bank/Building Society
Address	
<input type="text"/>	
Postcode	
<input type="text"/>	

Name(s) of Account Holder(s)

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

Bank/Building Society 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"/>
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Branch Sort Code

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Reference 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"/>	<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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Service User Number

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FOR LEEDS BUILDING SOCIETY OFFICIAL USE ONLY.
THIS IS NOT PART OF THE INSTRUCTION TO YOUR BANK OR
BUILDING SOCIETY

<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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Instruction to your Bank or Building Society.

Please pay Leeds Building Society Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Leeds Building Society and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Signature(s)

Date

Banks and building societies may not accept Direct Debit instructions for some types of account.

This Guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Leeds Building Society will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Leeds Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Leeds Building Society or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Leeds Building Society asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.