

## DECLARATIONS

We will accept this signed declaration once the application has been submitted online. Please ensure you send this with all additional information requirements.

All applicants should read this Declarations section carefully as it contains important information which we require you to confirm you accept by signing where indicated. It also advises you of how the Society will use your personal information.

I/We declare and understand that:

### General

- (a) I/we are over the age of 18 years (or will be before the mortgage completes) and apply for a mortgage of this property in accordance with the Rules and Mortgage Conditions of the Society and declare that the information given shall form the basis of any mortgage that may be offered to me/us.
- (b) I/we confirm that I/we have not had a mortgage application refused in the last 3 years.
- (c) I/we agree to inform the Society immediately of any changes in the information given to the questions in this application concerning, the occupation of the property, or a material change in your financial circumstances, which occur before completion.
- (d) The Society reserves the right to decline an application where it has reasonable concerns over the integrity of the application.
- (e) I/we confirm that I/we will pay to the Society all sums due in respect of application charges (including any reference fees), reservation fees, arrangement fees, valuation fees and legal expenses arising from this application, whether or not any mortgage offer is issued or completed. I/we also understand that the payment of any such fees shall not bind the Society to make any loan.
- (f) I/we have applied for the mortgage detailed with section M – Your Mortgage Needs section of this application form. The special terms of this mortgage scheme have been explained to me/us. I/we understand that these terms, amongst others, will be confirmed with the offer of advance made to me/us and will apply to the mortgage on completion.
- (g) Where I/we need a Guarantor(s) to provide a personal guarantee and a cash deposit in order to proceed with my/our application, I/we authorise the Society to provide to the Guarantor(s) a copy of my/our mortgage application form, the replies to the enquiries the Society makes to your employer(s), bankers, landlord or lender(s) and the credit information search results carried out against me/us.

Section (h) below is for intermediary introduced applications only

- (h) I/we have been given information on the mortgage detailed within section M – Your Mortgage Needs section of this application form by the Intermediary. I/we understand that the Intermediary is not an agent of the Society.

### Credit References and Fraud Prevention

- (i) The Society will use the information I/we have disclosed in my/our application, together with information provided by credit reference agencies to determine a credit score by automated means. My/our application may be rejected if the score returned does not meet the level accepted by the Society. Under the Data Protection Act 1998 I/we are entitled, within 21 days of being notified of this decision, to request the automated decision be reviewed by the Society.
- (j) I/we agree that in order to assess this application and to verify my/our identity the Society will make searches of its own Group records and those at Credit Reference Agencies. The agencies will record details of the search which may be seen by other lenders whether or not this application proceeds. The agencies will supply the Society with both public (including the electoral register) and shared credit and fraud prevention information. Credit searches and other information which is provided to the Society and/or the credit reference agencies about me/us and those whom I/we are linked to financially may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. This information may also be used by the Society for debt tracing, the prevention of money laundering as well as the management of my/our account. If my/our mortgage application completes the Society may conduct credit searches for the purposes of managing my/our account. I understand that account management searches will not leave a footprint on my/our credit file held with the credit reference agencies which is visible to other credit providers.
- (k) I/we agree that the Society may give details of my/our account and how I/we manage it to credit reference agencies. If I/we do not repay the outstanding balance in time, the Society may tell credit reference agencies who will record the outstanding debt against my/our credit file. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks to trace my/our whereabouts and recover debts that I/we owe. Records remain on file for 6 years after they are closed, whether settled by me/us or defaulted. The Society may also pass information to other financial and other organisations involved in fraud protection to protect itself and its customers from theft and fraud. If we give the Society false or inaccurate information and they suspect fraud, they will record this.
- (l) If I/we fall behind with my/our mortgage repayments and the amount outstanding is not in dispute but I/we have not made satisfactory proposals for repayment following a formal demand then the Society will give me/us 28 days notice of its intention to disclose this information to a credit reference agency.
- (m) I/we have the right to access my/our personal records held by credit and fraud agencies. I/we can obtain this information by writing to:  
Newcastle Building Society, Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ. Quoting 'Credit reference agency address required' and my/our mortgage application /account number. The Society will supply the names and addresses upon request.

### Valuation and Review

- (n) I/we authorise the Society to carry out a valuation of the property and in doing so agree that the Society may pass my/our contact details to the valuer for the purposes of arranging the valuation and keeping me/us informed of its progress. I/we understand that payment of the valuation fee does not bind the Society to make a loan to us. In remortgage cases the Society, at its discretion may decide to use a desktop valuation.
- (o) I/we understand that any valuation instructed by the Society is not a structural survey or detailed report and that if a full structural or more detailed report is required it must be obtained independently at my/our own expense.
- (p) I/we confirm that where a RICS House Flat Buyers Report is arranged I/we accept the Conditions of Engagement of the valuer under which the report will be issued.
- (q) I/we understand that the valuation instructed by the Society is to decide whether the property is suitable for mortgage purposes and neither the valuer's report, nor any mortgage offer will imply that the price paid is reasonable or that the property is properly constructed and of sound materials.

### Joint Borrowers

- (r) We are individually and jointly responsible for the whole mortgage debt.
- (s) As joint borrowers we accept that the first named borrower, who is the "First Applicant" on the Society's application form, will be the "Representative Joint Borrower" able to exercise membership rights.
- (t) An association between joint applicants or any individual identified as our financial partner will be created at credit reference agencies, which will link our financial records. I/we and anyone else with whom I/we have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.
- (u) We declare by stating a financial association with another party that we are entitled to:
  - Disclose information about the joint applicant and/or anyone else referred to by us.
  - Authorise the Society to search, link and/or record information at credit reference agencies about us and anyone else referred to by us.

## DECLARATIONS (CONTINUED)

### Use of your Personal Information

The Newcastle Building Society (the Society) respects your privacy rights and takes its data protection obligations very seriously.

The Society's Privacy Policy sets out our current policies and procedures about how we use your personal data and how we support your rights under data protection law in the UK. Any personal data that we hold about you will be stored and held securely by us on our computer systems.

The Society collects your personal data when you apply for one of our products, request a service, when you visit our website, or communicate with us. The personal data we collect from you is data relevant to the provision of our products or services and will be kept securely and retained as long as is necessary for our contract with you, for our legitimate business purposes or to comply with any legal obligations around retaining data. The Society's Privacy Policy applies to personal data which is supplied by you to the Society by any means whether via this website, by telephone, by email or letter, or face to face with our branch staff. It also applies to your personal data that we receive from others, such as your mortgage intermediary, financial advisers, credit reference agencies, or any joint account holders. In certain circumstances we may securely share your personal data with third parties and more detail around this can be found in our full Privacy Policy.

It is important that you revisit the Society's Privacy Policy regularly, as we may change the content to reflect how we deliver our products and services. Our Privacy Policy will provide more information about how we collect and process your personal data. A full copy of our Privacy Policy can be found at [www.newcastle.co.uk/privacypolicy](http://www.newcastle.co.uk/privacypolicy) or a hard copy can be made available upon request either by writing to Principal Office: 1 Cobalt Park Way, Wallsend, NE28 9EJ, visiting your local branch, or calling us on 0345 734 4345. The full Privacy Policy will provide more information about how we collect and process your personal data.

### Don't Miss Out

We would like to keep in touch with you about carefully selected products, services and offers that may be of interest and benefit to you. This includes contacting you with offers and services of Newcastle Financial Advisers Limited, as well as our trusted partners Legal & General Group plc and The Co-operative Group Limited.

Yes, I agree to Newcastle Building Society contacting me for these marketing purposes and would like to be contacted via:

#### 1ST ACCOUNT HOLDER

Email  Letter  Telephone  Text (SMS)

#### 2ND ACCOUNT HOLDER

Email  Letter  Telephone  Text (SMS)

**Please note:** if you are an existing account holder with Newcastle Building Society then the preferences you have indicated here will supersede any existing preference you may have nominated when opening a previous account(s).

You can withdraw your consent at any time, simply visit your local branch, call us on **0345 734 4345**, or you can do this yourself via your online account. If you do not consent to marketing, we will still contact you periodically to administer your products and services, as required by law. For example, we will continue to send you statements and statutory notices.

Are you related to, or do you have a business relationship with, any employee of the Society?

Yes  No

Name

Relationship

Do you have any other loans with the Society be it in your own name or business name?

Yes  No

Is there any other information which could be relevant to your application which you have not disclosed?

Yes  No

### IMPORTANT PLEASE SIGN

By signing this application form, you agree that we can use the information in this way.

### Applicant(s) to Sign

Signature / First Applicant

Date

Signature / Joint Applicant

Date