

Data protection declarations and consents

To be used on all joint accounts.

You, the applicants, understand that we will record details of your application and provide such details to credit reference agencies, whether or not your application proceeds.

You understand that this creates an 'association' between you at the credit reference agencies which will link your financial records. You understand that your associate's information will be taken into account in considering your application unless you instruct otherwise.

If either of you applies for access to information held at credit reference agencies, you will receive only information relating to yourself and the name(s) of any associate(s).

By signing this declaration you consent to the above.

To be used for sole applicants.

You, the applicant, understand that we will record details of your application and provide such details to credit reference agencies, whether or not your application proceeds. By signing this declaration you consent to the above

Use of your information

We may use and share your information to process your application and to supply you with the products and services you request. We may share your personal information with any member of our group, which means our subsidiaries, our ultimate holding company and its subsidiaries, as defined in section 1159 of the UK Companies Act 2006.

Your information may also be used for credit assessment, customer service, statistical, research, analysis, audit and administrative purposes.

Security of your data

All information you provide to us is stored on our secure servers. Where we have given you (or where you have chosen) a password which enables you to access your application, you are responsible for keeping this password confidential. We ask you not to share a password with anyone.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your information, we cannot guarantee the security of your data transmitted. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. Such staff maybe engaged in, among other things, the fulfilment of your order, the processing of your payment details and the provision of support services. By submitting your application, you agree to this transfer, storing or processing. We will take all steps reasonably necessary to ensure that your data is treated securely.

Credit reference agencies

We will share your information with credit reference agencies and we will search their records when assessing your application for a loan. Whether or not the loan is agreed, a record of the search will be recorded against your file by the agencies concerned. If your loan is agreed, details may be shared by us with such credit reference agencies as to how you have met your obligation under the mortgage.

In addition, information may be supplied to credit reference agencies where

- payments have not been received on the due date and are outstanding; *AND*

- the amount owed is not in dispute; *AND*
- satisfactory proposals for the repayment of the debt have not been made by you; *AND*
- you have been given at least 28 days' notice of our intention to disclose such information to credit reference agencies. .

No other information about you will be forwarded to credit reference agencies without your prior consent.

The credit reference agencies will retain a record of our enquiries and any information supplied by us to them. The information held by credit reference agencies may be searched by other lenders / organisations and used in assessing your future banking, loan or hire facilities and for debt collection purposes.

If you would like to find out which credit reference agencies we have provided with your details, please contact Customer Support at Sentinel House, Morton Road, Darlington Co Durham DL1 4PT.

Fraud prevention

It is important that you give us accurate information. To prevent or detect fraud, we may make searches at fraud prevention agencies. They will record the details of the application you make with us and supply us with information about any other mortgage or credit applications which have been provided to them by other organisations. This information may be used by us and other organisations if a mortgage or credit decision is made about you. If we suspect fraud, we may share further information about your application with other mortgage and credit lenders.

If you would like details of those fraud prevention agencies from whom we obtain and who record information about you, please contact Customer Support at Sentinel House, Morton Road, Darlington Co Durham DL1 4PT.

Access to your information

You have a right to access information held about you and to receive a copy of the information by applying to us in writing. Please write to us at: Data Protection Officer, Darlington Building Society, Sentinel House, Morton Road, Darlington, Co Durham, DL1 4PT.

Keeping you up to date about our products and services

We would like to send you information about our own products (such as savings and mortgage products). If you agree to being contacted, please tick the relevant box to give your consent and communicate your contact preferences.

Holder 1

Email* Post Phone Text

Holder 2

Email* Post Phone Text

*E-mail also includes digital media and other electronic channels.

We would like to send you information about other products and services which are provided by carefully selected third parties. The third parties we work with provide products such as protection, wealth management and financial advice.

Holder 1

If you agree to being contacted, in line with your preferences communicated above, please tick the box to give your consent.

Holder 2

If you change your mind about how you want to stay up to date, you can ask us to change your preferences at any time by writing to our head office, emailing us, visiting our website or popping into a branch.

Declaration

I CONFIRM THAT

- On completion you will change my address in all of its records to the property address stated in this application.
- I will not let the property without your prior written consent.
- A mortgage valuation may be arranged by you. I understand that this report is intended solely for your purpose to help you consider my application and is not intended to be a detailed survey of the property.
- Neither you nor your valuer will confirm that the condition of the property or the price I am paying for it is reasonable. I will make sure the condition and price I am paying are reasonable. If I feel it is necessary, I understand you can carry out a home buyers' report or introduce me to firms of Chartered Surveyors who I can instruct to carry out either such report or a full building survey. Information on a home buyers' report and valuation is included in your Mortgage Guide which I have received.
- Whether or not a loan is made, if the terms of the product I am applying for require that I meet the cost of any valuation, I will make the necessary payment. If my application is cancelled and the valuation has not been carried out, the fee I have paid will be refunded.
- I will ensure that the property is fully insured until the loan is fully repaid.
- If the amount I want to borrow is high in relation to the purchase price and valuation of the property you may want additional protection. This extra protection will apply if I fail to keep up with my monthly payments and after applying to the Courts my property is repossessed by you and then sold for an amount below that needed to repay the amount I owe. The additional protection will not protect me and I will still be expected to repay all amounts that remain outstanding including arrears, interest and legal and administration fees. If a claim is made by you, the insurance company who provided the protection will have the right to recover any amount they have paid to you from me. This additional protection is obtained by way of a higher lending charge. If required, the fee for this may be paid by me or added to the loan.
- I understand that there is a delay in payment of State Benefits in the event of accident, sickness or unemployment and I understand that mortgage payments have to be maintained from my own resources.
- Where the payment is made by one party to the loan, then that payment will be treated as being made for and on behalf of all parties.
- You may supply information given by me to your valuer, solicitors (specifically including a solicitor who is acting for a third party who has an interest in my home but who will not benefit directly from this loan), licensed conveyancer or the insurance company arranging any insurance,
 - the Financial Conduct Authority,
 - the Prudential Regulation Authority,
 - Credit Reference and Fraud Prevention Agencies,
 - any person having a legal right to this information.
- My solicitors may give Darlington Building Society any necessary information. I waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- The information on application is correct to the best of my knowledge and will be held by you in your computer records.
- I am over 18 years of age.
- You or your agent may make any necessary enquiries in relation to this application, including asking questions of my employer, accountant, HM Revenue & Customs, banker, lender, landlord, insurer, broker, solicitor or other professional advisor. This may be to obtain additional information or to check the answers I have given.

Signature(s) of applicant(s)

This declaration forms part of our standard customer agreement on which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.

Applicant 1 Name

Date

Applicant 2 Name

Date

QTS Ref No

Darlington Account No