

## AGRÉEMENT AND DECLARATION

Each Applicant who signs below agrees and declares:

1. That if this application is made in joint names, the mortgage interest payments in connection with any loan made by the Society will be made for and on behalf of all applicants, and that the mortgage is for the benefit of all applicants
2. That to the best of their knowledge and belief the answers given are true and all material information has been disclosed.
3. That they will inform the Society immediately of any changes in the information given in this application.
4. That some or all of the data in this application may be processed by the Society and used in accordance with its registration under Data Protection legislation, including Data Protection Act 1998, General Data Protection Regulation (EU), and any legislation that, in respect of the United Kingdom, replaces or converts into domestic law the General Data Protection Regulation (EU), or other law relating to data protection as a consequence of the United Kingdom leaving the European Union. They acknowledge that they have the right of access to any such records, and to other information about them held by the Society, on application to the Society's principal office. Full details of data protection rights are contained within the Society's Privacy Notice, which has been supplied and received, as part of this application.
5. That the Society may make such enquiries of its credit reference agency, any past or present employers or other sources, as it considers necessary and if this application is granted, the Society may pass on to such an agency information relating to the conduct of the account. Details of the account may be seen by other organisations that make searches.
6. That the Society will make searches at credit reference agencies which will supply the Society with credit information as well as information from the Electoral register. The agencies will record details of the search whether or not the application proceeds. Credit searches and other information that is provided to the Society about them and those with whom they are linked financially will be used by the Society in assessing this mortgage application.
7. That they understand that the Society will carry out an electronic search to verify their identity and address and that by signing this declaration they consent to such a search being carried out. If the search is unsuccessful the Society will request documentary evidence of their identity and address before the application can be processed.
8. That the applicant authorises the Society to share information with third parties about the conduct and operation of the mortgage account.
9. That they will be responsible for the costs of the Society's solicitors whether or not the loan is completed.
10. That they accept that the Society may at any time before any loan offered is completed, withdraw, revise or cancel the offer.
11. That the information given will be the basis of the contract and if necessary this application shall be a proposal by them to an insurance company providing insurance cover for the Society where additional security protection is required. Any confidential information required by the insurance company either before or after completion of the loan may be given by the Society and they will pay any charge in connection with the Society arranging this mortgage application.
12. That if the Society offers a loan, they authorise any solicitor acting on their behalf to disclose to the Society information relevant to the Society's decision to lend and they waive any right of solicitor-client confidentiality or legal professional privilege in respect of such information. A copy of this application may be provided to the Solicitor.
13. That they have not been convicted of or charged with any criminal offence other than motoring offences. (This declaration does not apply to convictions regarded as spent by virtue of the Rehabilitation of Offenders Act 1974).
14. That they understand that if a mortgage valuation is required the report is prepared solely for the use of the Society in considering this application, and no responsibility for the value or condition of the property is implied or accepted by the Society or valuer.
15. That they agree that the Society may at any time assign, transfer or charge the mortgage granted to it to secure the loan for which they are applying and that the assignee, transferee or charges may not be a

- . building society or associated body of a building society. They understand that upon assignment or transfer they will cease to be a borrowing member of the Society.
- 16. They understand that if any answer has been written or answered by any other applicant, that person shall for that purpose be regarded as acting for them and not for the Society.
- 17. They understand that the Society will only be able to instruct their Solicitor to act on its behalf if the firm has more than one partner. In the event that the Society is not able to use their solicitor they understand that the Society will instruct its own solicitors. Their charges in this matter will be passed on to the applicants.
- 18. They confirm that they are able to make the repayments required in respect of the mortgage applied for.
- 19. That in signing this application they authorise the Society to disclose relevant confidential financial information to any third party guarantor.
- 20. That by signing this application they consent to the use of their personal information as specified in the paragraphs above.
- 21. That the Society will use the applicant's information for the purposes of considering the application and administering the mortgage.
- 22. The Society would like to be able to write to you about other products and services, which may be of interest. Please confirm your agreement for the Society to contact you for marketing purposes by:

Post  Telephone  Email  No Marketing

Please sign and date below

|             |             |
|-------------|-------------|
| Applicant 1 | Applicant 2 |
| Applicant 3 | Applicant 4 |

**Stafford Railway Building Society is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulatory Authority and the Financial Conduct Authority. Registration No 20603.**