

# ONLINE MORTGAGE APPLICATION DECLARATION

## PLEASE READ THE FOLLOWING DECLARATION CAREFULLY BEFORE SIGNING

I do declare and agree that:-

The information given in this application is true and correct to the best of my knowledge and belief. If an advance is made the replies given form a material part of the contract between myself and the Society.

I consent to the Society making enquiries on my existing mortgage/s or other persons or firms regarding my ability to meet the commitments and conditions of the proposed mortgage.

I undertake to pay on demand the Society's valuer's charges for an inspection and report on the property.

My attention has been drawn to the "Homebuyer's Guide" and in particular to the information given concerning the Valuer's report which the Society will be having prepared.

I understand fully that:-

Neither the Society nor the Society's Valuer will accept any liability to me for the contents or accuracy of the Valuer's report even if the Valuer is negligent in relation to the report and it is for me to satisfy myself as to the value and condition of the property.

The standard mortgage valuation is prepared solely to enable the Society to decide whether or not to lend on the security of the property and, if so, how much to lend and on what terms. The report obtained by the Society is not in any sense a structural survey. The Society recommends that a more detailed inspection and report is commissioned by me from a qualified surveyor before entering into any legal commitment.

If the mortgage is in joint names the borrower making payments will do so on behalf of himself/herself and all other joint borrowers.

I authorise my solicitors to disclose to Leek Building Society all information relevant to the Society's decision to lend and that I waive any right to claim solicitor/client or legal privilege in respect of such information.

In order to prevent or detect fraud, the information provided by me in the application will be shared with fraud prevention agency/ies. If false or inaccurate information is provided by me and fraud identified, details will be passed to fraud prevention agency/ies to prevent fraud and money laundering. Law enforcement and government agencies may access and use this information. I can obtain further details explaining how information held by fraud agencies may be used by writing to Leek Building Society, 50 St. Edward Street, Leek, Staffordshire, ST13 5DL quoting reference Mortgage Applications Department.

I acknowledge that the Society may in due course raise finance on any mortgage it may make to me and consent to:-

- a) The Society transferring, assigning or otherwise disposing of the benefit of such mortgage, together with the charge and policy(ies) of life assurance.
- b) The Society entering into any contractual arrangements relating to the funding of such mortgage with any person.
- c) The Society passing the particulars contained in this application and any supporting documentation which is now enclosed or may hereafter be provided and any other documentation relating to the title of the property, the mortgage, the security of the mortgage, the history or conduct of the mortgage account or any other information or documents involving me or the property to any actual or potential transferee, assignee, provider of funds or other interested or contracting party.
- d) Any person interested in the mortgage relying upon the truth and accuracy of the information contained in this mortgage application. The making of an advance by the Society does not endorse in any way the financial viability of any transaction to which the loan monies are to be applied.

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## HIGHER LENDING CHARGE

If the amount you are borrowing is more than the maximum loan the Society would normally lend on the property (i.e. 80% of the property's valuation or purchase price, whichever is the lower), a Higher Lending Charge may be payable which the Society will use to purchase indemnity insurance. It may be that the Society covers the cost of this insurance. When the Society purchases indemnity insurance for itself, this does not affect your liability and promise to repay all monies owed to the Society in full, even if a claim is made by the Society under the policy. The insurer also has the right to recover from you any monies paid to the Society under the indemnity insurance. The Society may seek to recover the money you owe the insurer at the same time as recovering the balance of its own loss which was not covered by the indemnity insurance.

## DATA PROTECTION LEGISLATION

The Data Controller is Leek United Building Society trading as Leek Building Society, whose principal office is 50 St. Edward Street, Leek, Staffordshire, ST13 5DL.

The information you are supplying will be held by the Society and used for market research purposes, developing goods and services, statistical and business analysis, customer servicing, and administration. Your information may be passed to other companies within the Leek United group for the purposes stated above.

This information may be held during the life of the account and for administration reasons after the account has closed. Under data protection legislation you are entitled to receive a copy of personal information held about you, have inaccurate data corrected, restrict the purposes for which your personal data is used and in certain circumstances the right to your data being erased. Further information regarding how we manage your data can be found within our Privacy Notice which can be found at [leekbs.co.uk/privacy/](http://leekbs.co.uk/privacy/), or alternatively can be requested from any of our branches or by writing to the address above.

If you would like to obtain information held about you, please write to the address above.

## MARKETING PREFERENCES

We would like to use the contact details you provide us to keep you up to date with our latest news and offers, ranging from Member benefits through to information on our products and services we feel may be of interest to you. We'll always treat your personal details with the greatest of care, and will never pass them onto any other companies for Marketing purposes. If you would like to receive Marketing promotions from us, just tick any of the following, as we want to contact you via your preferred channels:

<b>Applicant 1</b>	Post	<input type="checkbox"/>	Email	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	SMS	<input type="checkbox"/>
<b>Applicant 2</b>	Post	<input type="checkbox"/>	Email	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	SMS	<input type="checkbox"/>

See our privacy policy, [leekbs.co.uk/privacy/](http://leekbs.co.uk/privacy/), for more about how we use your information. Don't forget you can opt out of marketing at any time by telephone, email or visiting one of our Branches.



### IMPORTANT - YOUR PERSONAL INFORMATION

#### Credit decisions and also the prevention of fraud and money laundering

We may use credit reference and fraud prevention agencies to help us make decisions. If there is an indication that fraud is detected, finance may be refused. A short guide to what we do and how both we and credit reference and fraud prevention agencies will use your information is detailed in the Data Protection Act leaflet called 'Guide to Data protection'.

**A condensed guide to the use of your personal information by ourselves and at Credit Reference and Fraud Prevention Agencies. If you would like to read the full details of how your data may be used please visit our website at [www.leekbs.co.uk](http://www.leekbs.co.uk) or phone 01538 384151 or ask one of our staff.**

By confirming your agreement to proceed you are accepting that we may each use your information in this way.

## 27 APPLICANTS SIGNATURES

I hereby consent to the Society making enquiries of my existing Mortgage Lender or any other person(s)/firm(s), regarding my ability to meet the commitments and conditions of the proposed mortgage.

**Note: If more than 2 applicants, please complete 2 application forms and ensure all signatures are present on both application forms.**

	Print Name	Signature	Date
Applicant 1			
Applicant 2			
Applicant 3			
Applicant 4			

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.  
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS  
ON YOUR MORTGAGE.**



**DIRECT DEBIT INSTRUCTION**

Please complete and return to:

**Leek Building Society,  
50 St. Edward Street, Leek, Staffs, ST13 5DL**

Name and full postal address of the bank or building Society from which the monies will be paid:

To:

Address:

Postcode:

Name(s) of Account Holder(s):

Originators Identification Number:

9	7	6	5	9	6
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Leek Building Society mortgage account number (Society to complete)

<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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**Please indicate your preferred payment date.**

1st  15th  27th

**Instructions to your Bank or Building Society**

Please pay Leek 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 the Leek Building Society and, if so details will be passed electronically to my Bank/Building Society.

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Signature(s):

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

Date:

**Bank and Building Societies may not accept Direct Debit instructions for some types of accounts**

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, Leek Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Leek 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 Leek 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 Leek 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.