

## application declaration

Names

Mortgage Account Number

Address

Please read this declaration carefully and then sign at the end.  
Your signature will confirm your acceptance of the following declarations.

### Data Protection Act 1998 – Important Information

By signing this declaration I/we consent to you using my/our data for all and any of the following purposes: -

- 1 to carry out a credit search against me/us which will include a search against the electoral register;
- 2 check my/our identity to prevent money laundering and other fraud and theft prevention;
- 3 for processing this application and any subsequent mortgage;
- 4 for checking the accuracy of the information in this application;
- 5 for research and analysis;
- 6 for credit scoring.

I/we accept that in order to process my/our data for the above purposes you will need to disclose the data I/we have provided and exchange data held with credit reference agencies, fraud prevention agencies, the Council of Mortgage Lenders Possessions Register, Insurers, Guarantors, Landlords, current and previous Lenders, Employers, the Inland Revenue and the HM Land Registry and I/we hereby consent to such disclosure and any other disclosure reasonably necessary for or incidental to the above purposes.

I/we accept that Rooftop Mortgages Limited is part of a group of companies and that information relating to this application and the administration of this application and any subsequent mortgage may be accessed by other members of the Rooftop group of companies or agents authorised by you to carry out any of the application or mortgage administration functions.

Where my/our information is passed to companies located outside the European Economic Area, you will ensure that you have an agreement in place, in which those companies give equivalent assurances relating to the processing of information as found in the Data Protection Act 1998. I/We consent to you disclosing my/our personal information in this way.

We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other 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 Rooftop Mortgages Limited and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request to Rooftop Mortgages Limited, PO Box 522, Ipswich IP1 3YE.

I/we agree that the information you hold may be used by you and other companies within your group or organisations that you have carefully selected for marketing purposes and you may provide us with information about your services and products.

Please tick the box below if you do not want to receive marketing information from us or alternatively you can write to Rooftop Mortgages Limited at any time quoting your mortgage reference number.

Tick here if you DO NOT want to receive marketing information :-  by post  by telephone

If you want to receive marketing information by e-mail please provide your e-mail address here:

I/we understand that you will periodically remind me/us that I/we can request not to have marketing information sent to me/us.

I/we understand that I/we have the right, on payment of a fee, to receive a copy of all the personal data you currently hold of me/us and to request that it be changed if it is incorrect.

I/we understand that I/we have the right to access my/our personal records held by any credit or fraud agencies you use. You will supply their names and addresses on request.

I/we understand and consent to my/our telephone calls to you being recorded and monitored for security, quality and/or training purposes.

I/we acknowledge that you may want to assign or transfer your interest in any mortgage for security or otherwise and consent to disclosure of my/our data to the transferee or assignee and allow the transferee or assignee to process my/our data as if this declaration was given to them.

#### General Declaration

In addition to the above data protection declaration I/we declare and agree that:-

- 1 I/we are 18 years of age and over;
- 2 the information I/we have provided in this application is true and accurate to the best of my/our knowledge;
- 3 I/we have made all payments due under any existing or previous mortgage to which I/we have been a party and have been made as required by the lender (unless expressly stated otherwise on this application).
- 4 I/we accept that you may at any time withdraw, revise or cancel any mortgage offer with or without stating a reason at any time as specified in the mortgage conditions, including in the event that I/we have provided untrue or inaccurate information;
- 5 I/we authorise you to accept requests for information relating to this application from my/our broker/intermediary/solicitor or any other agent authorised by me/us and to make all necessary enquiries to process this application at my/our cost;
- 6 information provided in this application acts as a proposal by me/us to the insurance company for buildings insurance and where applicable buildings and contents insurance and/or mortgage payments protection insurance cover and I/we have read and understood the declarations on the relevant insurance documentation;
- 7 I/we acknowledge that under any mortgage provided by you we will not be able to let the property unless I/we have received written consent from you or obtain a further charge on the property without your prior consent;
- 8 I/we hereby authorise you to arrange a survey on the property for your benefit for the purposes of this mortgage application. I/we understand that the survey is for your own purposes and no liability whatsoever extends to you in respect of the value or condition of the property;
- 9 I/we understand and accept that it is my/our responsibility to satisfy myself/ourselves as to the structural soundness and condition of the property and are advised by you to seek confirmation via my/our own survey;
- 10 I/we accept that if a booking fee is paid for a specific mortgage product detailed on this application form it is non refundable in the event that application for this product does not proceed, or the mortgage offer expires and cannot be transferred to any other product provided by you;
- 11 I/we acknowledge that once your surveyor has been instructed, you will not refund any valuation fee;
- 12 in the event that my/our application is declined or withdrawn before the surveyor has been instructed, I/we acknowledge that you will refund any application fee paid net of any cost incurred up until the date of decline or withdrawal.
- 13 I/we understand that it is my/our sole responsibility to arrange sufficient life insurance cover and/or mortgage payment protection insurance and/or a repayment mechanism throughout the term of any mortgage.

Signature(s)

Date