



Declarations

I/We agree and declare that:

1. The details contained in this application are true and accurate and I/We* shall notify Future Mortgages Ltd if, before any loan is made, the information is found to be incorrect or changes. I/We* understand that if this application is successful the details in it form part of the terms of the mortgage.

2. Future Mortgages Ltd is authorised to instruct qualified valuers to carry out a valuation of the property upon receipt of this application at its cost. The valuation report is to be obtained solely for the benefit of Future Mortgages Ltd, to enable it to assess the amount of the mortgage loan (if any) it is prepared to make on the security of the property referred to in the application. I/We* accept that the valuation report confers no rights on Me/Us* whether against Future Mortgages Ltd or other persons on the basis of negligence or whatsoever in respect of the value or state or condition of the property.

I/We* understand that Future Mortgages Ltd is not the agent of the valuers and that neither Future Mortgages Ltd nor the valuers will represent or give any assurance to Me/Us* that the statements, conclusions and opinions expressed or implied in the report and mortgage valuation are accurate or valid and that the valuation report will be supplied without any acceptance of responsibility on their part to Me/Us*.

I/We* accept that I/We* must for My/Our* protection, obtain independent advice from a surveyor or other professional person as to the condition and value of the property.

3. Future Mortgages Ltd is entitled to make such arrangements as it thinks fit with third parties to protect itself against any failure by Me/Us* to pay the mortgage loan, and that any such arrangements will be for the benefit of Future Mortgages Ltd and not Me/Us*. I/We* further acknowledge that Future Mortgages Ltd may pass such third parties any information contained in this application together with any relevant supporting documentation.

4. I/We* consent to Future Mortgages Ltd and its successors in title and assigns whether at law or in equity and whether as a whole or in part and whether by absolute assignment or by way of security only at any time after a mortgage offer or mortgage have been made:

- i) transferring, assigning or otherwise disposing of the benefits of such mortgage offer, or mortgage and other related security;
- ii) entering into any contractual arrangements relating to the funding of such mortgage offer, or mortgage with any person;
- iii) Supplying any information contained in this application and any supporting documentation which may hereafter be provided or any other information relating to the property, any mortgage offer, the mortgage, the related security for the mortgage or the history and conduct of My/Our* account to any interested or potentially interested person, who may rely upon the truth and accuracy of the information contained in this application.

I/We* confirm that references in this application to Future Mortgages Ltd include its successors in title and assigns whether at law or in equity and whether as to whole or to part.

5. Future Mortgages Ltd may forward statements of account, or other such communication to one or all of the borrowers and not necessarily to each borrower individually.

6. If interest payments (or other payments) are collected from an account which is not in the names of all borrowers, the payment will be made for and on behalf of all joint borrowers named on this application form.

7. My/Our* Solicitor may disclose to Future Mortgages Ltd any information relevant to their decision to lend and I/We* waive any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.

8. Future Mortgages Ltd may contact My/Our* employers (past and present), bankers, other lenders (past and present), accountants, landlords or other person necessary to verify the information given by Me/Us* in this application.

9. I/We* understand that Future Mortgages Ltd will use a credit scoring or other automated decision making system when assessing My/Our* application.

10. Future Mortgages Ltd may process all the information which I/We* or My/Our/Your* agents provide to Future Mortgages Ltd for any purpose

connected with the proposed entry by Me/Us* into a mortgage, and (if applicable) a related insurance policy, with Future Mortgages Ltd, and with the administration of any such mortgage and (if applicable) related insurance policy that I/We* enter into. Such processing shall include without limitation entering the information onto computer systems, making enquiries, taking up references, credit assessment, dealing with any intermediary involved in arranging My/Our* mortgage, carrying out any internal administration, any ancillary purposes and any other purposes which Future Mortgages Ltd has notified the Office of the Information Commissioner, that it may make of such information. In so doing, Future Mortgages Ltd shall be entitled to disclose the information to any of its employees, third party contractors who carry out any functions on Future Mortgages Ltd's behalf, solicitors, valuers, other professionals, credit reference agencies, referees and other companies in the same group as Future Mortgages Ltd, or any proposed assignee or transferee of any mortgage offer or mortgage.

11. To prevent and detect fraud, or to assist in verifying your identity, we may make searches of Group records and will check your details with 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 organisations may use these records to:

- Help make decisions about credit and credit related services, for you and members of your household;
- Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household;
- Trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity

If you want to receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, please contact The Data Protection Officer, Future Mortgages, 6 Admiral Way, Doxford International Business Park, Sunderland SR3 3XW. You have a legal right to these details.

12. I/We* accept that in considering My/Our* application for credit and any relevant insurance Future Mortgages Ltd will search My/Our* record at credit reference agencies who will supply Future Mortgages Ltd with credit information, as well as information from the electoral register. The credit reference agencies will add to My/Our* records details of the search whether or not My/Our* application proceeds. Credit searches, other information which is provided to Future Mortgages Ltd and/or the credit reference agencies about Me/Us* and those whom I/We* are linked financially may be used by Future Mortgages Ltd and other companies if credit decisions are made about Me/Us* or other members of My/Our* household. Future Mortgages Ltd search will be seen by other organisations which make credit searches.

For these purposes Future Mortgages Ltd, or agencies, may make further searches although these will be added to My/Our* record, they will not be shared with others.

13. Information held about Me/Us* by the credit reference agencies may already be linked to records relating to one or more of My/Our* partners. For the purposes of this application I/We* may be treated as financially linked and My/Our* application will be assessed with reference to any "associated" records. If I am a joint applicant or if I have told Future Mortgages Ltd of some other financial association with another person, I must be sure that I am entitled to:

- disclose information about my joint applicant and anyone referred to by me;
- authorise Future Mortgages Ltd to search, link or record information at credit reference agencies about me and anyone referred to by me. An "association" between joint applicants and between Me/Us* and anyone I/We* tell Future Mortgages Ltd is My/Our* financial partner will be created at the credit reference agencies. This will link My/Our* financial records, each of which will be taken into account in all future applications by either myself or both of us. This will continue until one of us successfully files a disassociation at the credit reference agencies.

14. Where I/We* borrow from Future Mortgages Ltd, they may give details of My/Our* account and how I/We* manage it to credit reference agencies. If I/We* borrow and do not repay in full and on time, Future Mortgages Ltd may tell credit reference agencies who will record the outstanding debt.
15. Future Mortgages Ltd will also add to My/Our* record with the credit reference agencies details of My/Our* agreement with Future Mortgages Ltd the payments I/We* make under it and any default or failure to keep to its terms and any change of address where a payment is overdue. It is important that I/We* give Future Mortgages Ltd accurate information.
16. We may send you information by post, telephone, fax, SMS (text) messaging or e-mail about products of ours, or of companies within our group, including but not limited to CitiFinancial Europe Plc, Citibank International plc, Citisolutions Financial (UK) Limited or any other Citigroup organisation and not excluding others, which may be of interest to you. We may do this even when the customer/business relationship has lapsed or terminated. We may pass your details to companies of our group including but not limited to CitiFinancial Europe plc, Citisolutions Financial (UK) Limited and Citibank International plc to send you information about their products. We may pass your details to other companies who offer products which we feel may be of interest to you.

If you do not wish to receive further information please tick where applicable. I/We do not wish to be contacted by post, telephone, fax, SMS (text) messaging, email or that my/our* details are given to others for marketing purposes

17. Future Mortgages Ltd funds borrowers using a number of different companies including companies outside of the Future Mortgages group. Which particular Future Mortgages company makes the advance, will depend on a decision made by Future Mortgages Ltd at the time the mortgage offer is made or, in the case of a company outside its group, it will depend on the particular product you have chosen. This application form and the declarations contained in it will



Future Mortgages is a trading name of Future Mortgages Ltd. Registered in England and Wales. Registered office: 87 Castle Street, Reading RG1 7DX.

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