ONLINE CUSTOMER DECLARATION

Melton Building Society

We will rely on our Terms and Conditions and Rules. For your own benefit and protection you should read these carefully before signing your agreement to them. If you do not understand any point please ask for further information.

This declaration form may be utilised for all mortgage applications whether from new or existing customers, including all further borrowing, porting, product transfer, contract variation or Transfer of Equity applications.

a. Valuations

I/We understand that if an inspection is carried out by a Valuer for or on behalf of the Society it is not a structural survey and there may be defects in the property which a more detailed inspection would reveal.

I/We appreciate that the appropriate valuation fee incurred will have to be paid whether or not the Society grants an advance.

I/We understand that I/we should arrange my/our own survey at my/our own cost if I/we wish to assess the condition of the property. The Society may be able to arrange this on my/our behalf.

I/We understand that the making of a loan by the Society will not imply any warranty by the Society as to the reasonableness of the purchase price/value, the soundness of construction or state of repair of the property, (or the standard or condition of any works carried out).

b. Personal information

I understand that by applying for a mortgage with the Melton Building Society any information supplied will be processed and retained on computer and other records until six years after the mortgage redeems. Mortgage records are disposed of securely, usually six years after the mortgage redeems, unless still required for any of the purposes below.

Personal information may be processed in a number of ways, including (but not restricted to).

- To verify your identity;
- To make a lending decision;
- To communicate information about your mortgage and any other service in which you have expressed an interest;
- To collect repayment of your mortgage;
- To otherwise administer your mortgage account;
- To prevent fraud and financial crime;
- To investigate and resolve a complaint;
- To carry out statistical analysis and regulatory reporting; and
- For audit purposes.

Telephone calls may be monitored or recorded for service quality and security purposes.

I/We understand that the Society may share information with other companies or organisations for the purposes described above, including (but not restricted to):

- Your solicitor, financial adviser, building insurance provider or other professional advisers;
- Any individual or company who carries out a valuation of the property for mortgage purposes;
- Mortgage indemnity companies;
- Credit reference agencies;
- Fraud prevention agencies and law enforcement agencies;
- Organisations that may assist with processing or administering the mortgage;
- Our auditors;
- Our regulators;
- Debt collection agencies or a receiver of rents; or
- Any third party to whom we transfer the interest in the mortgage loan.

I/We have been provided with the Society's Privacy Notice, which provides more information about how the Society collects and processes your personal data. It is also available via www.themelton.co.uk/privacy-policy or call 01664 414141 for a copy to be sent in the post.

For the purposes of the General Data Protection Regulation (GDPR), the Melton Building Society is the Data Controller responsible for processing my/our data.

I/We understand that I/we have a right to access the personal information held and to have incorrect information corrected. For access to the personal information held please write to Melton Building Society, Mutual House, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB. Further information on your rights unders the GDPR can be found in our Privacy Policy on our website www.themelton.co.uk/privacy.

If you have a complaint which we have not been able to resolve, you have the right to refer the matter to the Financial Ombudsman Service or to the Information Commissioner's Office.

c. Credit searches

The Society 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 Melton Building Society 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.

I/We understand and agree that Melton Building Society may search the files of a credit reference agency at any time during the processing of my/our application through to the end of the mortgage term.

An 'association' between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all further applications by either or both of you. This linking will continue until one of you successfully files a 'disassociation' at the credit reference agencies.

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 agencies. We will supply their names and addresses upon request to Melton Building Society, Mutual House, Leicester Road, Melton Mowbray, Leicestershire LE13 0DB.

d. Fraud prevention

It is important that al information given by you in this application should be accurate, honest and correct to the best of your belief. In order to prevent or detect fraud, the information provided in this application will be checked with and recorded by a fraud prevention agency.

The Society will make searches for similar applications made by you to other Members and that if fraud is suspected other relevant details will be shared with those Members.

Information may be used by other Members in making decisions about you if you apply to them for a mortgage.
You can find out which fraud prevention agency is used by the Society by writing to Melton Building Society, Mutual House, Leicester Road, Melton Mowbray, LE13 0DB or telephoning our Group Lending Department on 01664 414141.

e. Insurance

I/We authorise you to share information about me/us with insurance companies where appropriate (but not for marketing purposes).

I/We understand that the Society requires all properties under mortgage to be insured and that it is my/our responsibility to ensure that such insurance is in place to provide adequate cover. In respect of household insurance, I/we understand and undertake to:

- Accept sole responsibility for the choice of insurer, the sum insured, the extent of cover and the financial consequences of any terms, conditions or excess imposed;
- Ensure the sum insured is not less than the rebuilding figure given in the valuation report and is index-linked annually;
- Ensure that the cover provided by the policy includes financial protection against loss or damage to the property for all major insurable perils, including but not restricted to: Fire, Flood, Storm, Theft, Escape of Water, Malicious Damage, subsidence, Landslip and Heave and Legal Liability;
- Request that the interest of Melton Building Society is noted on the policy;
- Pay all premiums as they fall due to maintain the policy cover for the life of the mortgage.

I/We understand that Melton Building Society accept no responsibility for any loss suffered to me/us in connection with the insurance of the property.

I/We understand the Society's arrangements for providing cover for my/our mortgage payments in the event of unemployment or disability and, if I/we have not indicated that I/we wish to discuss my/our requirements with you, that I am/we are satisfied with our present arrangements and ability to continue our mortgage repayments in such circumstances.

f. Marketing

At Melton Building Society we take your privacy very seriously and always treat your personal details with the utmost care We promise to keep your information safe and secure and never share this with other companies for marketing purposes.

You can read more about how we collect and process your personal data in our privacy policy which is available at www.themelton.co.uk/privacy-policy or call 01664 414141 for a copy to be sent in the post.

We would like to keep in touch with you about carefully selected products, services and offers that may be of interest and benefit to you.

Applicant 1
Yes, I agree to you contacting me for these marketing purposes and would like to be contacted via:

Telephone ☐ Letter / Direct Mail ☐ E-mail ☐ SMS Text ☐

Applicant 2
Yes, I agree to you contacting me for these marketing purposes and would like to be contacted via:

Telephone ☐ Letter / Direct Mail ☐ E-mail ☐ SMS Text ☐

You can withdraw your consent at any time, simply visit your local branch or call us on 01664 414141. If you do not consent to marketing, we will still contact your periodically to administer your products and services, as required by law. For example, we will continue to send you statements and statutory notices.

g. General

I/We understand that borrowers are members of the Society and are bound by its rules.

I/We will pay the costs incurred by the Society in dealing with the application, whether or not the loan is completed.

I/We understand that specific details of early repayment charges in respect of the mortgage product selected will be provided in the European Standardised Information Sheet (ESIS) and Mortgage Offer.

I/We acknowledge that information in relation to how my personal data is processed is set out in the Melton Building Society Privacy Policy (www.themelton.co.uk/privacy), which I/we have read and understood.

I/We acknowledge receipt of the European Standardised Information Sheet (ESIS) relating to this application which I have read and understood.

I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete.

I/We authorise any existing or previous lender, employer, landlord, accountant, where relevant, to provide references or other information to Melton Building Society, upon request by the Society.

If the application is for a remortgage, I/we authorise Melton Building Society, their instructed solicitors, representatives or agents to write to our existing lender to obtain our title deeds, together with the amount to pay off our existing mortgage(s).

I/We agree to pay any charges made by our existing lender for this (where appropriate). In addition, I/we authorise Melton Building Society, their instructed solicitors, representatives or agents to contact any named occupier of the property, in person, so that the occupier can provide a written declaration postponing any rights of occupation to Melton Building Society.

I/We confirm that the property is not tenanted and will not be let without prior written consent from the Society (this does not apply to Buy to Let applications).

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

	Applicant 1		Applicant 2	
	Y	N	Y	N
Are you related to, or do you have a business relationship with, any employee of the Society?	☐	☐	☐	☐
Do you have any other loans with the Society be it in your own name or business name?	☐	☐	☐	☐
Is there any other information which could be relevant to your application which you have not disclosed? If answering YES to any of the above questions, please provide details below.	☐	☐	☐	☐
I have received a copy of the Melton Building Society's privacy policy which I have read and understood.	☐	☐	☐	☐

It is important that you read and understand this Declaration before signing below:

	Name (block capitals)	**Signature**	**Date**
1			
2			

The Society may, at any time before any offer of mortgage is completed, withdraw, revise or cancel the offer.