

# ACCORD MORTGAGES CUSTOMER DECLARATION FOR ON-LINE APPLICATION



Approval in Principle Number

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Name of 1st Applicant (in full)
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Name and Address of Introducer
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Name of 2nd Applicant (in full)
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**Declaration to be signed by all applicants - it is written as if given by each of the applicants (if more than one)**

I apply for a loan secured by a mortgage on property.

- I agree:
    - to appoint the Introducer (named above) as my agent to complete and submit an application form ("the Application Form") for a loan from Accord Mortgages.
    - that this information and the information contained in the Application Form will form the basis of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me. I will notify Accord Mortgages of any changes in my circumstances which occur before the loan is completed.
    - to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
    - to pay Accord Mortgages' conveyancing costs and valuation fees even if the loan does not complete.
    - to a 7-day notice period for Direct Debit changes.
    - to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
    - to the processing of my personal information as explained below.
    - to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the loan.
  - I confirm that:
    - I am aged 18 or over.
- the information in this form is true and complete and that the information that I have given to the Introducer to complete the Application Form is true and complete, including any answers which have been completed by someone else.
  - I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my Introducer and that I understand the financial implications.
  - the Introducer may enter my details manually and subsequently transmit them electronically.
- I have read the explanation on Transfers of Mortgage (below) and had the opportunity to have anything I do not understand explained to me. I acknowledge that Accord Mortgages is entitled to transfer its interest in the loan which I am applying for and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.
  - I understand that:
    - Accord Mortgages does not have to make an offer of a loan or refund any fees paid.
    - If Accord Mortgages offers me a loan, this does not imply that Accord Mortgages agrees that the price paid for any property is reasonable
    - A mortgage valuation is solely for Accord Mortgages' purposes and benefit so that Accord Mortgages can be satisfied that the property provides sufficient security for it to lend.
    - It is a criminal offence if either I or someone acting on my behalf provides incorrect information in order to obtain a mortgage and the provision of any inaccurate information can lead to prosecution for fraud.

**How we use your personal information**

<p><b>Use</b></p> <ul style="list-style-type: none"> <li>We will use your personal information together with other information available including relevant sensitive data, e.g. health, nationality, offences or proceedings or other items as appropriate to process your mortgage application and arrange associated insurance including mortgage indemnity insurance taken out by Accord Mortgages to protect its advance to you, make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.</li> <li>We may undertake a search with Credit Reference Agencies for the purposes of verifying identity and the details submitted, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.</li> <li>If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:                     <ul style="list-style-type: none"> <li>checking details on applications for credit, credit related or other facilities</li> <li>managing credit and credit related account or facilities</li> <li>recovering debt</li> <li>checking details on proposals and claims for all types of insurance</li> <li>checking details of job applicants and employees</li> </ul> </li> </ul>	<p>Please contact us at Accord Mortgages Limited, 1 Filey Street, Bradford, BD1 5AT if you want to receive details of the relevant fraud prevention agencies.</p> <p>We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.</p> <ul style="list-style-type: none"> <li>If you take out Accord Mortgages' Buildings and/or Contents Insurance, Accord Mortgages and/or your insurer may:                     <ul style="list-style-type: none"> <li>Disclose information you have supplied and details of your policy and claims to each other and to a data administration company, to licensed credit reference agencies, relevant insurance companies and fraud prevention bodies, and this information will be made available to other prospective lenders and insurers.</li> <li>Use your personal information together with other information available (including relevant sensitive data, e.g. health, offences and proceedings or other items as appropriate) to carry out risk assessment, process your application, administer your policy and claims during the life of the policy, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.</li> </ul> </li> <li>If you are making this application on behalf of another person they must have authorised you to act on their behalf, to give us their personal information, to authorise a credit search if necessary and to consent to our use of their personal information, as described.</li> <li>If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.</li> <li>We will keep your personal data only for as long as is necessary for us to administer the account you have opened.</li> </ul>
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<p><b>Disclosure</b></p> <ul style="list-style-type: none"> <li>When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future credit worthiness for you.</li> <li>Whether or not your application to us is successful, each agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The agencies may also use the information for statistical analysis and market research.</li> <li>If you supply false or inaccurate information or we have reason to suspect you of fraud or money laundering, we may contact and disclose information to the Police or National Criminal Intelligence Service.</li> <li>We may disclose details about the progress of your application and details of how you conduct your account (including arrears, defaults and repossession proceedings) to your broker, independent financial adviser, professional adviser or other intermediary, if your application came from them.</li> <li>We may contact HM Revenue &amp; Customs, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made.</li> <li>We may disclose information you have supplied to us, and details of how you conduct your account (including arrears, defaults and repossession proceedings), to credit reference agencies and fraud prevention bodies.</li> <li>We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity").</li> </ul>	<p>However such a transaction will not proceed without a completed application form signed by all account holders.</p> <ul style="list-style-type: none"> <li>We may disclose personal information to (i) our external auditors and regulatory bodies including the Banking Code Standards Board, the Financial Ombudsman Service and the Financial Services Authority, and (ii) associate companies (including our parent), agents and service providers including solicitors and valuers acting for Accord Mortgages, debt recovery agents, letting agents, market research agencies and providers of information technology services.</li> <li>If we sell or transfer all or part of our business, we may transfer our customer records or disclose customer data as part of the sale or transfer or proposed sale or transfer. However, we will only do so under a contract, which protects the confidentiality and security of your information.</li> <li>Insurers pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd. (IDS Ltd.). The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. IDS Ltd. may also pass on information received from other insurers about other incidents involving anyone insured under the policy.</li> <li>We will respect your rights to privacy and will not disclose your personal information to anyone else except with your consent or if the law, public duty or our legitimate interests require us to do so.</li> <li>We may occasionally need to transfer personal data to countries outside the EEA which may not have adequate Data Protection laws in place. This will only be done under a contract which includes appropriate safeguards for the security and confidentiality of your personal data, with your consent or where permitted by the Data Protection Act.</li> </ul>
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**Your Rights**  
 Our booklet "Your Rights and the Data Protection Act", explains your rights under the Data Protection Act and contains additional information about general business purposes, agencies and service providers that we use plus an explanation of sensitive data. This information is also available on our website [www.accordmortgages.com](http://www.accordmortgages.com). You have a right of access under the Data Protection Act to your personal records held by Accord Mortgages, subject to payment of a fee. A Subject Access Request form (ACC 39) can be obtained from our registered office, Accord Mortgages, 1 Filey Street, Bradford, BD1 5AT or from our website [www.accordmortgages.com](http://www.accordmortgages.com).

**Transfers of Mortgage**  
 Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of Accord Mortgages' interest. Accord Mortgages may transfer its interest in your mortgage to any one else who may not necessarily be a building society or an associated body of a building society. Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society. You will not be a member of, or have any membership rights in, Yorkshire Building Society.

Signature of 1st Applicant
Date

Signature of 2nd Applicant
Date

Approval in Principle Number

NAME(S) OF APPLICANT(S)

Name of 1st Applicant (in full)

Name of 2nd Applicant (in full)

**Declaration**

I confirm that the customer(s) has provided evidence to me to satisfy identity verification requirements under the Money Laundering Regulations 1993 and the Financial Services and Markets Act 2000. I have advised the customer on the types of valuations and surveys available; the other costs included; and credit scoring. I also confirm that the registration number for the Financial Services Authority (FSA) completed below is correct, and that I have complied with the FSA rules in giving advice to the customer(s). I confirm that I am not submitting this application on behalf of an unauthorised person or firm.

Signature  Date

Name

Position

Firm Name and Address

FSA Register Number

**INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS**



Please complete parts 1 to 6 of the Direct Debit instruction below to instruct your Bank/Building Society to make payments direct from your account.

1. Name and full postal address of your Bank/Building Society.  
The Manager  
.....  
.....  
.....  
..... Postcode: .....

Originator's Identification Number

Accord Mortgages Limited  
1 Filey Street  
Bradford  
BD1 5AT

2. Name(s) of Account Holder(s)   
3. Branch Sort Code  -  -  4. Bank/Building Society Account No.   
5. Reference No. (i.e. Accord Mortgages Limited Mortgage Account No.)   
6. Instruction to your Bank/Building Society and signature  
Please pay Accord Mortgages Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Accord Mortgages Limited and, if so, details will be passed electronically to my Bank/Building Society.  
Signature(s)  Date

**A COPY OF THIS GUARANTEE WILL BE SENT TO YOU WITH YOUR FIRST PAYMENT LETTER**

**The Direct Debit Guarantee**

This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, Accord Mortgages Limited will notify you 7 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by Accord Mortgages Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Registered office: 1 Filey Street Bradford BD1 5AT  
tel 01274 801 000 fax 01274 801 070 DX number 11756  
www.accordmortgages.com

Accord Mortgages Limited is registered in England No. 2139881

Accord Mortgages Limited is authorised and regulated by the Financial Services Authority

Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.