

## Your Declaration

I declare that

I authorise you to

I agree that

- I apply for a loan on the security of the property described in this application;
- I am over 18 years of age and believe the information given in this application is correct.
- Make any enquiries of any third parties for reference purposes and for the third party to disclose any information to you;
- Change the address on all my accounts held with the members of your group of companies.
- You and any subsidiary or associated company of yours, will retain commission paid or allowed on any insurance you arrange;
- You may be provided, by the policy or plan provider, with any information relating to any life policy or investment plan being taken into consideration by you in connection with this mortgage;
- I will notify you of any changes in circumstances relating to my purchase or mortgage before it is entered into and I authorise my conveyancer to disclose such information to you;
- Relevant data may be passed to any guarantor of my loan or to their legal adviser;
- You will search credit reference agency files for credit information in assessing my application. The agency will also give you other details and information from the Electoral Register to verify my identity. The agency will keep a record of the search type (credit or identification), whether or not my application proceeds.

You may use credit scoring methods to assess my application and verify my identity.

Members of your group and other companies may use credit searches and other information supplied to them and/or the credit reference agencies about me and someone linked financially with me, to make credit decisions about me or other members of my household. Any of this information may also be used for identification purposes, debt tracing, preventing money laundering and managing my account.

You may give details of my account and how I conduct it to credit references agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt;

- If I become unemployed, Halifax Insurance Ireland Ltd can refer my name, address and telephone number to MENTOR Professional Services Ltd.
- I have received an Initial Disclosure Document and a Key Facts Illustration relating to this mortgage.

I understand that:

- The payment of any property assessment and/or arrangement fees is non-refundable and shall not mean that you have to make an advance;
- Where Homebuyers Survey and Valuation Report has been chosen, you will choose the valuer for the property assessment and that it is the valuer's responsibility to agree the Conditions of Engagement for the private survey element with me;
- If I state a financial association with another person, I declare that I am entitled to provide information about my joint applicant and anyone else I mention. I also declare that they authorise you to search, link and/or record information about them at credit reference agencies.

**Sole named applications** – I note that information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. During this application we may be treated as financially linked and my application may be assessed with reference to any "associated" records;

- You will pass the information on this form and about any incident I may give details of to Insurance Database Services Ltd (IDS Ltd) so that they can make it available to other insurers. I also understand that, in response to any searches you may make in connection with this application or any incident I have given details of, IDS Ltd may pass you information it has received from other insurers about other incidents involving anyone insured under the policy.
- When considering an application for credit, you may use the information supplied to you to offer additional products.

**Please note: the following declaration will apply to any application that you make for a Total Mortgage Protection Plan**

I declare to the best of my knowledge and belief that the statements and information I provide for my Total Mortgage Protection Plan application are true and complete. I understand that my application is subject to underwriting by you and that I will be notified in writing if I have been accepted. I understand that:

- You will use my answers in my application to work out the risk under the plan
- I must tell you all material facts that may affect the risk
- Material facts are those that an insurer would regard as likely to influence the assessment and acceptance of an application
- If I am in doubt as to whether a fact is material or not, I must tell you about it; and if I do not tell you all material facts, my plan could be made void.

I undertake to advise you immediately in writing if there is any change in my occupation or health before the start of the plan.

I understand that you regard my answers to the specific occupation and health questions to be material to the risks covered by the plan. I warrant that my answers are correct and understand that, if this is not the case, you may end my plan without any premium refund and without payment of any benefit. You may also require replacement of any benefit already paid. I understand that these questions and answers will be included in the acceptance terms (in the document, "Information Provided") which you will send to me. I agree to check that these terms are accurate and keep them in a safe place. I understand that I should keep a record of all information you give me about this application, that the application forms part of the plan and that a copy of the plan conditions is available on request.

TMPP

Mortgage Repayments Cover is underwritten by Halifax Insurance Ireland Limited, Dromore House, East Park, Shannon, Co Clare. Registered in Ireland Number 323923.

**Fraud Prevention**

We will check your details with fraud prevention agencies. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to help:

- Make decisions about credit and related services for you and members of your household
- 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 provide us with other satisfactory proof of identity.

**Claims and Underwriting Exchange**

Insurers and their agents pass information to the Claims and Underwriting Exchange register, run by IDS Ltd. The aim is to help us check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, 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. You can ask us for more information about this. You should show this notice to anyone who has an interest in the property insured under the policy.

**Insurance**

Please note that when applying for insurance you must declare all material information known to you which could influence the acceptance or assessment of your application. Material information includes any special feature of the property or member of your household which make losses more likely to happen or more serious if they do. If you are unsure whether a piece of information is material, you should disclose it. Failure to disclose all material information may result in you being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid. The application form forms part of the insurance contract.

**Insurance will not commence until your application has been accepted. We and the insurers reserve the right to decline any application.**

**Register of Claims**

In the event of an insurance claim, any information which you provide to the insurer, whether as part of your loan application, the claim form or otherwise, may be put onto a Register of claims through which the insurers share such information to prevent fraudulent claims. A list of participants and the name and address of the operator are available from the insurer.

**Data Protection Act**

Any information you provide will be held by Halifax plc, St Andrew's Insurance plc, Bank of Scotland, Halifax General Insurance Services Limited and Halifax Insurance Ireland Limited. Relevant information may also be passed to our agents, service providers and where necessary, reinsurers. Members of HBOS group of companies may use it to inform you by letter, telephone, e-mail or otherwise about any products and services offered by the group and selected third parties, unless you have already asked us not to do so.

It is important to read the small print on your application and to refer to our leaflet, 'About you – Personal Information and how we use it'. By signing your application, you agree that we can use your information in the ways described.

Signed

Date

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Signed

Date

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**Guarantor's Declaration**

I make the declarations set out in paragraphs 2, 3 and 9 above in respect of myself. I agree that I will notify you of any changes in circumstances relating to the guarantee before I enter into it and I authorise my conveyancer to disclose such information to you.

**By giving the guarantee you might become liable instead of or as well as the applicant(s). The guarantee will be limited. You should get independent legal advice before you give the guarantee.**

Signed

Date

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**REMORTGAGE CUSTOMER AUTHORITY**

If there is more than one owner of the property, each one must read and sign this form as well as the main declaration.

Only applicable when using Bank of Scotland's Remortgage Service

1. I authorise you or any conveyancers acting for you in connection with the proposed remortgage of my property:
    - To obtain the title deeds to the property
    - To obtain a repayment figure from my/our current lender(s);
  2. I confirm that I will make my own enquiries about and pay any fees or charges made by my current lender in connection with the repayment of my existing mortgage (including any administration fees made in respect of the sending of the title deeds to your conveyancer and providing a Early Repayment Charge and any Early Repayment Charge in connection with my existing mortgage).
  3. I understand that your conveyancer is only representing you and that if I want independent legal advice at any stage of this transaction I will obtain it myself.
  4. I understand that you may not arrange for an inspection of the property to be carried out. I further understand that you will not routinely tell me what its assessment of the value of the property is.
- I understand that, if you are prepared to make me a loan, I must not rely upon any assessment made as an indication of the value of the property. You have informed me and I accept that, if I require any information about the value or condition of the property or about any health and safety issues, it is my responsibility to obtain independent legal advice before I go ahead with the remortgage of the property.

**Land Registry**

I authorise your conveyancer to obtain copies of any document held at any of the land registries in England and Wales, Scotland and Northern Ireland.

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



**NEW SPECIMEN SIGNATURE DOCUMENT**

Please provide your specimen signature(s) in the space provided. If you are applying for a joint account, you must both sign.

Account Roll Number

A/

**PLEASE SIGN YOUR NAME IN THE SIGNATURE BOX IN BLACK INK**

First/sole applicant's signature

Second applicant's signature (if applicable)

Please do not write or mark in the white area below