



# Money Laundering Introductory Certificate Addendum TO BE COMPLETED BY THE INTRODUCER

From	Name	FSA Reg/Ref No.
	Company Name and Address	Tel no.
		Fax no.
		AIP Ref/Account no.
Applicant Name		

**Identification and address verification (this section must be completed in full by the interviewer or introducer).**

We are required by the Money Laundering Regulations to verify all the names and addresses of all customers. This should be verified by ensuring that the customer has supplied one item from List A and one from List B. Failure to fully complete this form may result in delays to the processing of the case.

I certify that:

- The Applicant was not interviewed face to face. I have verified the identity and address of the Applicant as detailed below. I hold copies of the document obtained, which can be provided to Bristol & West on request.  
***N.B Under Money Laundering regulations, we are required to perform an additional check***  
or
- The Applicant was interviewed face to face and I have verified their identity and address as detailed below. I hold copies of the document obtained, which can be provided to Bristol & West on request.

LIST A - VERIFICATION OF IDENTITY	Select one of the documents listed below for each applicant and complete:	
<b>FIRST APPLICANT</b>		<b>SECOND APPLICANT</b>
	Document Reference Number	
	<b>Fill-in the issue and expiry dates for the document used</b>	
Date of Issue	UK/EU Passport	Date of Issue
Expiry Date	UK Driving Licence (Old Style)	Expiry Date
	Photocard Driving licence	

LIST B - VERIFICATION OF ADDRESS	Select one of the documents listed below for each applicant and complete:	
<b>FIRST APPLICANT</b>		<b>SECOND APPLICANT</b>
	Document Reference Number	
	Company	
	<b>Fill-in the issue and expiry dates for the document used</b>	
Date of Issue	Utility bill not more than 3 months old, showing applicants address	Date of Issue
	Credit Card/Bank statement not more than 3 months old (Not Storecards)	
	Council Tax Bill (not more than 13 months old)	
	Most recent mortgage statement (not more than 13 months old)	

The utility bills we accept are those from Electricity, Gas, Telephone and Water/Environmental Services providers. We do not accept bills from Mobile Phone companies.

Other forms of identity may be acceptable. Please ask a member of staff for details.

Signed	Date of Issue
	/ /

# THIS SECTION MUST BE COMPLETED BY ALL APPLICANTS.

Please make sure you have read all the following information before you sign the declaration below.

## DECLARATION AND CONSENT

### Data Protection Declaration & Consent - Bristol & West August 2001

**Addendum to the Mortgage Application Form (A signed copy of this Declaration must be attached to your completed, and signed, mortgage application before Bristol & West can accept that application).**

- The information on this form is true to the best of my knowledge and belief.
- I will let you know straight away if any of the information on this form changes before completion of the mortgage.
- I have been given, read and understood the Notes for Mortgage Applicants leaflet and agree to the General Consent to Transfer in Section Three of the leaflet and I will not rely on any valuation report prepared for Bristol & West when deciding:
  - to go ahead with the purchase of the property
  - to go ahead with the remortgage of the property
  - how much to pay for the property
- Any monthly payments made by any one of the borrowers may be treated as payment for all of the borrowers.
- I authorise Bristol & West, its agents and distributors and their representatives to obtain any information about me they consider appropriate to my mortgage application and I authorise the giving of this information.
- I agree that the information on this form and any additional information given to or obtained by Bristol & West may be held on paper, on computer and/or in other electronic forms. You may keep information after my account(s) are closed in order to comply with your legal obligations and business record requirements.
- I/We authorise our Solicitors/Licensed Conveyancer to disclose to the Lender, and the Lender is authorised to disclose to my Solicitor/Licensed Conveyancer, any information relating to this application. I/We give up any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.
- I agree that any information obtained by Bristol & West for the purpose of considering this application may be disclosed to any other applicant.
- I agree that any information held by Bristol & West about me may be used for the following purposes:
  - to manage my account(s) and/or your business
  - credit assessment including credit scoring
  - getting references from my employer, accountant, bank or other similar sources
  - searching the files of credit reference agencies who will supply Bristol & West with credit information and verification of your identity in line with Money Laundering Regulatory requirements (this will include information from the Electoral Register). Scoring methods may be used in verifying your identity. The agencies will record details of the search whether or not this application proceeds
  - disclosure to a credit reference agency. This information may be used by other lenders for credit assessment, personal identity verification, and debt tracing
  - disclosure to the Council of Mortgage Lenders to hold on their Possessions Register
  - disclosure to market research organisations acting on behalf of Bristol & West
  - disclosure to other agents of the lender for the purpose of managing my account
  - prevention or tackling of fraud or other illegal activity. Bristol & West may pass information to and make searches at fraud prevention agencies who will supply information to Bristol & West. This information may also be passed to financial and other organisations involved in fraud prevention. In the event that I give false or misleading information, or if fraud is suspected, Bristol & West will record this
  - details of my account and how I conduct this account will be passed to credit reference agencies including details if my monthly payments are not made in full and on time.
- I agree that any information held by Bristol & West about me may be given to and used by:
  - agents and other third parties performing any activities permitted by this declaration
  - other mortgage lenders or anyone acting on their behalf for the prevention of fraud
  - anyone to whom Bristol & West might transfer or dispose of its rights under the mortgage
  - any guarantor on my mortgage
  - the Financial Services Authority and General Insurance Standards Council in monitoring your compliance with the code.
- I understand that I can obtain a copy of any personal data you hold on me, and to which I am legally entitled, by applying in writing to the **Data Protection Officer, Regulatory Risk Management, Bristol & West plc, PO Box 27, One Temple Quay, Bristol BS99 7AX**, and pay any fee applicable. I also have the right to access personal records held by credit and fraud agencies and the names and addresses of these agencies will be supplied to me upon request.

- I understand that you will pass the information on this form and about any incident I may give details of to 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.
- I agree to Bristol & West sharing information about the property, or its value with other organisations to help value properties.
- I understand that in the interest of their customers, the underwriting insurer may monitor and record any calls made to them.
- If I have indicated that this loan includes additional borrowing to pay off existing debts, I confirm that these debts will be repaid immediately following completion.
- I confirm that I will not be borrowing any more money to make immediate improvements to the property, unless I tell you otherwise in 'Section Five' on page 7.
- I confirm that I will have full vacant possession of the property on completion, unless I tell you otherwise in 'Section Five' on page 7.
- If not a Buy to Let application, I confirm that the entire property will be for me and my family's residential use, unless I tell you otherwise.
- I confirm that the property is built from brick or stone, unless I tell you otherwise.
- I confirm that the roof of the property is built from tile unless I tell you otherwise.
- I am not purchasing under a 'Right to Buy', 'Rent to Mortgage', 'Voluntary Purchase Grant' or 'Shared Ownership' scheme.
- I confirm that this property is not self build unless I tell you otherwise.
- If the property is less than ten years old, I confirm that there is or will be an NHBC Certificate, Premier Guarantee, Zurich Municipal Building Guarantee or Professional Consultants Certificate.

24 I agree that Bristol & West and any other company within the Bank of Ireland Group ('you') may contact me by post for marketing purposes concerning my account(s) or to inform me of any new product or service that may be of interest to me:

In addition you may also contact me by the following methods (please tick as appropriate):

Telephone  email  Fax

**I understand that the customer contact method(s) apply to all the accounts I hold with you and that restricting the ways in which you can contact me may limit the information you can provide and the services you can offer me.**

At any time, I can ask you to stop sending me marketing material, or to change the method(s) by which I would like you to contact me, by writing to the **Marketing Dept, Bristol & West plc, PO Box 27, One Temple Quay, Bristol BS99 7AX**.

- I understand that if my application is made in joint names and you search the files of a credit reference agency, an "association" will be created with the other person(s) named within the application. You or other lenders may take this financial association, created between the other applicants and myself, into account in future applications for credit or financial services. The association will remain until one of us successfully applies for "disassociation" with the credit reference agency.
- I understand that my application may be refused if you get information later that disagrees with what I have already told you. Information held about me by the credit reference agencies may already be linked to records relating to other people who are financially associated to me (which may include persons other than a joint applicant to this loan). During this application, I may be treated as financially linked to those persons and my application will be assessed with reference to any 'associated' records.
- I confirm that I have read and understood these declarations.
- I understand that my mortgage may be refused if you get information later that disagrees with what I have already told you.
- I understand that any calls made to Bristol & West plc may be recorded.

### Please note:

**This declaration must be read and signed by all the applications named in the mortgage application, in addition to the declaration in the application form. The clauses in this declaration supersede and replace any similar clauses in the declaration contained within the application form itself.**

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

### Payment of valuation fee

Bristol & West Mortgages will need to check the information given by all mortgage applicants which will include obtaining references for the last three years. To ensure your application is processed as quickly as possible, we will commit your payment for the valuation fee after an initial assessment.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS  
ON YOUR MORTGAGE**

**Subject to status. Written illustrations are available on request. Borrowers must be 18 or over unless otherwise stated.**

Bristol & West plc is authorised and regulated by The Financial Services Authority (FSA) in respect of Investment, Mortgage and Insurance mediation activity. Bristol & West plc follows The Banking Code. A Copy of the Code is available on request. BRISTOL & WEST PLC: Registered in England No. 2124201. Registered Office: Bristol & West plc, One Temple Back East, Temple Quay, Bristol BS1 6DX. Telephone: (0117) 979 2222. Fax: (0117) 929 3787. Website: www.bristol-west.co.uk.