

Leeds & Holbeck Building Society - Use of Personal Information

In considering your application we will search your record at a credit reference agency/ies who will supply us with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying your identity. They will add to your record details of our search, whether or not this application proceeds. This information and information from associated records and/or those with whom you are financially linked will be seen by other organisations carrying out later searches.

We may use a credit scoring or other automated decision making systems to assess your application and 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 Leeds & Holbeck Building Society and other companies if credit decisions are made about you or other members of your household. It is important that you give us accurate information. We will check your details with a fraud prevention agency/ies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the agency/ies.

We and other organisations may use and search these records to:

- Help make decisions about credit and credit related services, for you and those with whom you are associated or financially linked;
- Help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and those with whom you are associated and/or financially linked;
- 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.

By stating a **financial association** with another party, you are also declaring that you are entitled to:

- Disclose information about your joint applicant and/or anyone else referred to by you;
- Authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purposes of this application you may be treated as financially linked and your application assessed with reference to any "associated" records.

An "association" between 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 should understand that each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agencies.

From time to time we may search our records and those of credit reference agencies and fraud prevention agencies and take further decisions about credit. These searches will not be seen or used by other lenders for credit assessment purposes.

We, the credit reference agency/ies and the fraud prevention agency/ies will also use the records for statistical analysis about credit, insurance and fraud.

Please telephone us on freephone (0500 225777) if you want to have details of those credit reference and fraud prevention agencies from whom we obtain and with whom we record information about you. You have the right of access to your personal records held by credit and fraud agencies.

This paragraph applies in relation to any household insurance which you may apply for as part of your application. Medical information and information about actual or pending criminal convictions may be used when assessing your application and claims which may arise under any resulting cover. Insurers pass information to the Claims and Underwriting Exchange register, operated by Insurance Database Services Limited ("IDS Limited"). The aim is to enable them to check information provided and also to prevent fraudulent claims. When you tell them about an incident (such as fire, water damage, or theft) which may or may not give rise to a claim, they will pass the information to the register. You can ask the insurers for more information about this. You should show this notice to anyone who has an interest in the property insured under the policy.

This paragraph applies in relation to any mortgage payment protection insurance which you may apply for as part of your application. Insurers and their agents share information with each other to prevent fraudulent claims via a payment protection anti-fraud register operated by a data administration company. A list of participants is available on request. In dealing with your application the register may be searched. In the event of a claim, the information you supply on this form and the claim form, together with other information relating to the claim will be put on the register and made available to participants.

Information (including medical information and information about pending or actual criminal convictions) which you provide or we obtain through your dealings with us (including the conduct of your account) will be held on the Society's computers and in other records and may be used as described above. If you do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt. We may pass on such information as follows:

- To any organisation to which you apply for an insurance product as part of your application.
- To the credit reference agency/ies and the fraud prevention agency/ies mentioned above to be included in their records.
- To IDS Limited together with details of any claim so that it can be put on their register and made available to insurers. IDS Limited may also make available to us relevant information it has received from other insurers about claims you have made.
- To any employer, accountant, bank, landlord or mortgagee from whom we seek a reference about you and to any solicitor or licensed conveyancer acting for you.
- To subsidiary and associated companies of the Society who may use it for marketing purposes as mentioned below. You can ask us for a list of such companies.
- To anyone to whom we transfer or may transfer our rights and duties under our agreement with you.
- Any person who guarantees payment of your account to us.
- If we have a duty to do so or if the law allows us to do so.
- To our regulators including the Financial Services Authority, General Insurance Standards Council and Mortgage Code Compliance Board.

We and our subsidiary and associated companies ("the Group") may inform you (by mail, telephone, e-mail or otherwise) about products and services (including those of other companies and organisations) which the Group considers may be of interest to you. Please tick the box in the consent section if you do not wish to receive details through our Group marketing programme.


We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

You have a right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

Mortgage Declaration

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| <ol style="list-style-type: none"> 1. I/We agree to become bound and abide by the Rules of the Society. 2. I/We declare that I am/we are aged 18 or over and that the information given by me/us is true and shall form the basis of the loan agreement between the Society and myself/ourselves. If any such information is incorrect I/we will make good any loss the Society may suffer by acting in reliance on that information. 3. I/We understand that the Society will not make an offer of advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance. 4. I/We give permission to the Society to discuss with the Inland Revenue information which I/we have supplied in relation to my current tax reference, national insurance number and employment details together with earnings from the previous tax year. 5. The valuer's report is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that | <p>the price paid is reasonable, nor that the property is constructed of sound materials. I/We understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.</p> <ol style="list-style-type: none"> 6. If, for the purposes of this mortgage application, I/We have provided benefit details, I/We agree that the Society may confirm these, and only these details with the Benefits Agency. This consent applies for the duration of the mortgage application. 7. Leeds & Holbeck Building Society is regulated by the Financial Services Authority. The Society introduces only to the Norwich Union Marketing Group either directly, or, via Leeds & Holbeck Financial Services Ltd who represent only the Norwich Union Marketing Group, members of which are regulated by the Financial Services Authority. Any financial advice given for life assurance, pensions and investments will relate only to the products of Norwich Union Marketing Group and Leeds & Holbeck Building Society. |
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I can confirm that this application has been completed with correct and full details and hereby apply for the mortgage loan stated.

 Consent	
<p>I have read the section entitled 'Use of Personal Information'. By signing this form I consent to the uses and disclosures of information listed. In particular, I consent to the processing and disclosure of sensitive data, including details about my health and/or any criminal convictions.</p>	
<p>If, however, you do not wish your information to be used for marketing purposes, please tick this box <input type="checkbox"/>.</p>	
Signature(s)	_____
Date	___/___/___
<p>The Society adopts a policy of equal opportunity and no person(s) applying for a mortgage from the Society will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.</p>	