



Intermediary Mortgage Application Customer Declaration – Residential

Completed Application Forms to be sent via:

www.clydesdaleforintermediaries.co.uk

How we use Personal Information

Our Fair Processing Notice/Privacy Notice explains how we use your personal data and describes the categories of personal data we process and for what purposes. We are committed to collecting and using such data fairly and in accordance with the requirements of the General Data Protection Regulations (GDPR).

This is just a summary. You can read the full version at: clydesdaleonline.co.uk/privacy

Who we are

Clydesdale also trades using the brand Virgin Money. Our Privacy Notice explains your privacy rights and how we gather, use and share information about you. You can get in touch with our Data Protection Officer by email at CYBG.data.protection.officer.queries@cybg.com or by post at The team at Clydesdale, Sunderland SR43 4JE.

See sections 1 and 2 of the Privacy Notice for more details.

Your rights

You have the right to object to how we process your personal information. You also have the right to access, correct, sometimes delete and restrict the personal information we use. In addition, you have a right to complain to us and to the data protection regulator. Find out the best way to be in touch with us at clydesdaleonline.co.uk/contact-us or visit us in branch. Visit ico.org.uk/global/contact-us for contact details for the Information Commissioner's Office.

Section 12 of the Privacy Notice gives you more information about your privacy rights.

How we gather personal information

In addition to the information you provide to us directly, we collect personal information in a number of ways for example from third party credit reference agencies and from looking at how you have used other products and services we offer. Sometimes for your safety and for legal reasons we collect personal information by recording and monitoring calls and from CCTV. We also record calls for training and quality control.

See section 4 of the Privacy Notice for more details about how we gather personal information.

How we use your personal information

We use your personal information to provide you with products and services (including credit checks), to comply with the law and enforce our legal rights (including debt recovery), and to improve and market our products and services. Sometimes we use automated processes to make decisions about you and to profile you. Sometimes we need to use sensitive personal information such as medical details to make available products you have requested and to give you the best service.

Find out more about how we use your personal information in sections 5 and 6 of the Privacy Notice.

Our products and services

We need some personal information before we can provide our products and services to you, for example to allow us to check your identity. In some cases we won't be able to provide products and services to you if we don't have all the personal information we need.

Find out more in sections 5 and 6 of the Privacy Notice.

Sharing and transferring personal information

We share personal information with our suppliers and other third parties where needed to provide you with the best service. We also share personal information with regulators, other banks and law enforcement. Sometimes we transfer personal information to other countries outside the UK for these purposes, where suitable protection is in place.

Section 7 of the Privacy Notice will give you further details about this.

Keeping personal information

We keep your personal information securely for as long as we need to for the purposes described in sections 5 and 6 of the Privacy Notice. **Section 9 will give you further information about how long we keep information for.**

Your consent

Sometimes we need your consent to use your personal information (for example for marketing). We won't always need consent to use personal information – for example if we need it to meet regulatory requirements or to perform a contract with you. Where you have given us consent, you have the right to withdraw it at any time.

See sections 10 and 12 of the Privacy Notice for more details.

Our partners

We want the best for our customers and sometimes we work with other companies to offer you the best products and services.

See section 5 and appendix 3 of the Privacy Notice for more information about our partners.

Confidentiality

We will treat all your information as confidential and will not give your information to anyone except where we are permitted to do so by law, we have a public duty to disclose the information; we need to do so to comply with the requirements, codes or recommendations of any of our regulators; we have your consent (which is not necessarily required to be in writing); it is necessary for the performance of any product or service that we provide to you; or we have transferred any of our rights or obligations to another party.

Marketing Preferences

From time to time, we think of new offers and products that could save you money or make your life easier. These will be from us and may include details from our selected partners. Can we let you know about them? If so, please tell us the best way to get in touch.

| | |
|-----------------------------|-------|
| Email | Phone |
| Internet and mobile banking | Post |
| Messaging (inc SMS) | |

Your preferences can be changed or you can choose to stop receiving marketing communications at any time online, via branch or by calling us. Find out more about our partners and the type of information that we use to help us tell you about these offers and products by visiting our Fair Processing Notice at www.clydesdaleonline.co.uk/privacy

Legal Declaration

IMPORTANT NOTICE TO THE APPLICANT(S) This is the Clydesdale's declaration you will be asked to sign and upon which we intend to rely. For your own benefit and protection you should read this declaration together with the documents to which it refers and if you do not understand any point please ask for further information before signing.

I/We hereby apply for a home loan which will be secured on the above property which is/will be my/our main place of residence (unless agreed otherwise) and I/we confirm the details in this application form are true and accurate to the best of my/our knowledge and belief.

I/We understand that the offer or making of any loan for the above purpose does not imply any warranty as to the purchase price, value or condition of the property.

I/We understand that any valuation obtained by the Clydesdale for Clydesdale's purposes only and I/we agree that even though a copy may be disclosed to me/us, I/we will not rely on such valuation.

I/We confirm that it has been suggested by Clydesdale that a full professional survey report is obtained by me/us and that a copy of this report should be provided directly to me/us. (Not applicable to a remortgage or further advance).

I/We undertake to pay any applicable legal or other expenses incurred by Clydesdale in respect of this application and I/we authorise you to debit my/our account with these items.

I/We understand that the Clydesdale does not require me/us to take the Clydesdale's buildings insurance as a condition of my/our home loan application. I/We confirm that I/we have been advised by Clydesdale that I/we must take out appropriate insurance cover for my/our property. I/We understand that I/we will still be liable for any amount outstanding on my/our home loan in the event of loss or damage occurring on my/our property.

If insurance under Clydesdale's Higher Lending Policy or Mortgage Guarantee Policy is required, I/we authorise Clydesdale to disclose information about me/us to the insurers in connection with the proposal for this insurance and any claim under it.

I/We authorise Clydesdale to make such reasonable enquiries as it considers necessary for verification of the information I/we have provided on this home loan application form and for the purpose of credit assessment. I/We understand this may include contacting my/our employer(s) and any bank or building society with which I/we have (or had) a relationship with, and for such organisations to divulge any such information as may be requested.

We agree that one statement for the account will be issued to us jointly, unless any one of us advises Clydesdale to the contrary. (Joint accounts only).

For applications in more than one name, one copy of the documentation will be sent to the first named applicant, however additional copies may be provided on request.

I/We consent to Clydesdale, or any member of Clydesdale's group of companies, providing details of this home loan application and the home loan, in cases where I/we have been introduced to you by a third party, to that introducer to enable them to monitor the progress of my/our application and my financial dealings with the Group. I/We understand that on the drawdown of my/our home loan Clydesdale may pay a fee to the introducer. The introducer will provide me/us with information regarding the fee they may receive and on request Clydesdale will also provide me/us with the details of the introducer fee.

I/We confirm I/we have been given the opportunity to read the relevant mortgage illustration document.

Charitable Assignment

In this charitable assignment section "Society" means Nationwide Building Society and, if it merges with any other building society, includes such other society and "conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company.

THE FOLLOWING WORDING APPLIES TO YOU UNLESS:

- 1. YOU WERE A MEMBER OF THE SOCIETY ON 2 NOVEMBER 1997 AND HAVE CONTINUED TO BE A MEMBER EVER SINCE THAT DATE; OR**
- 2. YOU FALL WITHIN A SPECIAL CATEGORY OF PERSONS TO WHOM OUR CHARITABLE ASSIGNMENT SCHEME DOES NOT APPLY.**

By applying to open an account after 2nd November 1997, you also apply to be a charity member of The Nationwide Foundation ("the Foundation") unless you are already a charity member.

You agree that, if:

- the account is opened by the Society and you are or become a charity member of the Foundation; and
- the Society subsequently enters into an agreement to transfer the whole of its business to a company, you will assign to the Foundation (or any charity(ies) nominated by it, but to no other person) all rights to or in connection with any conversion benefits to which you would otherwise become entitled as a member or depositor at any time before, or within two years, after your membership of the Society comes to an end.

You make this agreement:

- A with the Society (acting for itself and for the benefit of the Foundation), in return for the Society opening the account you are applying for, and you acknowledge that the Foundation may enforce the benefit of your agreement with the Society under the Contracts (Rights of Third Parties) Act 1999; and
- B with the Foundation directly, in return for the Foundation granting you charity membership (if you are not already a member).

This agreement means that, without any further notice to you:

- the Society may make over to the Foundation (or to any charity(ies) nominated by it) any such conversion benefits; and
- the Foundation may exercise all your rights in relation to any such benefits.

You understand that this agreement is irrevocable and cannot be amended or varied without the consent of both the Society and the Foundation and that neither the Society nor the Foundation will release you from this agreement. You understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and you would continue to be bound by the above condition.

Our Rules

You will become a member of Nationwide (if not already a member) and be bound by Nationwide's Rules; you can get a copy of our Memorandum & Rules on our website or request a printed copy from any of our branches

First applicant

Signature

Date

Second applicant

Signature

Date

clydesdaleforintermediaries.co.uk

The team at Clydesdale Sunderland SR43 4JE. Contact Tel No 0800 678 3066.

Nationwide Building Society (trading as Clydesdale). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078 Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW

Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority.

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