

CUSTOMER DECLARATION

Details
Customer(s) name(s)
Reference
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Reference

This is our standard client agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully before signing the credit agreement. If you do not understand any point please ask for further information. By signing this document I confirm that:

- a) I am either:
 - i) the/an applicant and give the acknowledgements and consents set out below on my own account and, where there is more than one applicant, with the full knowledge and authority of all the others; or
 - ii) the dealer submitting this application on behalf of the applicant(s) and that the applicant(s) detailed in this application has/have read and understood all the confirmations and consents below and authorise(s) me to communicate them on their behalf.
- b) the information given, whether on the application form or otherwise, is true, accurate, complete and not misleading and that I will notify you promptly of any changes that may occur before the finance agreement is completed;
- c) you may make all enquiries you feel appropriate (including with HM Revenue & Customs under the HMRC Verification Scheme to confirm the income information and documents I have provided are true and genuine, any Credit Reference Agency or any past/present employer, accountant, lender or bank) for deciding whether to proceed with this application and which you consider necessary for confirmation, credit assessment and account management;
- d) if identity and/or immigration papers are provided I give permission for you (Paragon Banking Group) to check my status with the Home Office. I also confirm that in compliance with the 2016 Immigration Act, I give you permission to check my details against the Home Office database;
- e) I am aware that it is a criminal offence to knowingly provide false information to obtain finance and that it may make me liable for criminal prosecution;
- f) I waive any confidentiality or privilege in respect of this application, and the transaction as a whole, and confirm that any dealer or other party acting for me is authorised to disclose to you, at any time (whether prior to release or after completion of the agreement), any information or documentation you request or which ought reasonably to be considered relevant or which might reasonably influence your decision to lend;
- g) any payments in respect of the finance agreement are made for, and on behalf of, all parties to it;
- h) you may record or monitor any telephone or email communication with me for training purposes or client protection;
- i) you may decline this application or withdraw any subsequent offer of finance without stating a reason;
- j) any additional security insurance arrangements are for your benefit only and that I have no right or claim in relation to them;
- k) I am aware that to forge a signature may make me liable for criminal prosecution;
- l) I am aware of and consent to the Securitisation and Use of information provisions below;
- m) you may make any enquiries of the UK Borders Agency to confirm I am entitled to reside and work in the UK;
- n) I have not been refused a loan by any other lender
- o) I have provided all addresses I have resided at and from which I have obtained credit in the past 2 years

Securitisation

I confirm that you may securitise any finance agreement or guarantee that I may have with you. I understand that securitisation typically involves you transferring all or some of the rights and duties that go with the finance agreement or guarantee to an investor who normally asks you to carry on administering them as though your own. So that, for example, following securitisation you would normally continue to collect payments and should I experience any difficulties in making payments, or have any queries, I should contact you.

Your data – our promise

Paragon knows that your personal data belongs to you and not us. That's why when you, or a third party, share your personal data with us we make sure that we keep it private and safe.

We use your personal data to decide whether you're eligible for a Paragon product, to administer your account and for a variety of other reasons but sometimes it may lead to us refusing to provide, or continue to provide, you with a product or service.

We also share your information with a number of third parties. Where this involves transferring your personal information outside of the European Economic Area (EEA), we will make sure that it is protected in the same way as if it was being used in the EEA. We will only do this if we have your permission or to comply with a legal duty.

The personal information we collect from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Your information will also be shared with credit reference agencies (CRAs) to carry out credit checks and record details of your repayment history. In considering your application, we will search your personal record at one or more CRAs. They will add to your records details of our search and your application and this will be seen by other organisations that make searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application, you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

If you are a joint applicant or if you have told us of some other financial association with another person you must be sure that you are entitled to:

- disclose information about your joint applicant and anyone referred to by you
- authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you

An "association" between joint applicants and between you and anyone you tell us is your financial partner will be created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at the Credit Reference Agencies.

We will also add to your personal record with one or more of the Credit Reference Agencies, details of your agreement with us, the payment you make under it, any default or failure to keep to its terms and any change of address you fail to tell us about where a payment is overdue. These records will be shared with other organisations and used by us and them to trace debtors, recover debt, and to manage your accounts or insurance policies.

We may also make periodic searches at Credit Reference Agencies and Fraud Prevention Agencies to manage your account with us.

If you are a director, we will seek confirmation, from Credit Reference Agencies, that the residential address that you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.

Information on applications will be sent to Credit Reference Agencies and will be recorded by them including information on your business and its proprietors and Credit Reference Agencies may create a record of the name and address of your business and its proprietors if there is not one already.

The CRA's have drafted a notice called 'Credit Reference Agency Information Notice' (CRAIN) which sets out how your data will be processed by Callcredit, Equifax and Experian. Please go to www.equifax.co.uk/crain.html, www.callcredit.co.uk/crain or www.experian.co.uk/crain/index.html to read the notice in full.

Further details of how your information will be used by us, the CRA's, fraud prevention agencies, and your data protection rights, can be found on www.paragonbank.co.uk/data-protection, by calling 0800 375 720 or by contacting us.

We may also use the information we hold about you to inform you of products and services which are similar to the ones you currently hold with us which we believe will be of interest to you, and for statistical and analytical purposes.

We will only keep your personal data for as long as we need it and you have a right to ask for a copy of the personal data we hold about you.

If the personal data we hold is incorrect you have a right to ask for it to be corrected and, if you believe that we no longer have a reason to keep your personal data, you have a right to ask for it to be deleted.

For lots more information on what we do with your personal data, why we do it and what rights you have over that data, including how to make a complaint to the ICO, visit www.paragonbank.co.uk/data-protection or contact us.

All applicants/guarantors to the loan are required to sign the agreement. To forge a signature makes you liable to criminal prosecution.

I give my explicit consent to disclose the settlement figure on my account to the dealer submitting this application at any time during the terms of the agreement. This consent will last only for the term of the agreement. I understand that no other information regarding my account will be disclosed to the dealer without seeking my further consent. I understand that I can withdraw this consent at any time by contacting Paragon on 0345 149 7770.

Signature(s) of customer(s)	
Print name	Date
Signature(s) of customer(s)	
Print name	Date

PARAGON 51 HOMER ROAD, SOLIHULL, WEST MIDLANDS B91 3QJ

ACORN16547 (05/2018)

☎ 0345 149 7777

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