

CUSTOMER DECLARATION FORM

June 2024

For your own benefit and protection, you should read these terms carefully before proceeding. If you do not understand any point, please ask for further information. You can visit our website at www.paragonbank.co.uk/data-protection or call our support services team on 0345 849 4040.

You confirm that:

- a) The information you've provided is complete, true, and accurate, and you understand that if you fail to disclose or provide any false or misleading information, this may result in an offer being withdrawn and may constitute a criminal offence. If any information you have provided changes before the mortgage is completed, you will tell us straight away
- b) When considering your application, we may make enquiries in respect of income confirmation, credit assessment and history of payments for any other mortgage or credit agreements. This includes confirming that you have not been declared bankrupt or have any judgments for debt registered against you
- c) You are a UK resident and have an indefinite right to remain in the UK
- d) We can request information or references about you and your application from third parties acting on your behalf, for example your broker or your solicitor
- e) If we provide you with a copy of, or extract from, our valuation report, we make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents
- f) All parties to the mortgage are responsible for making the relevant payments
- g) We may decline your application or withdraw an offer at any time
- h) Where there are multiple applicants, we may give information about the mortgage to one of you, rather than all. Where you share the same address, we may send only one copy of any required communication addressed to all of you
- i) We can share your latest application details with any intermediary making a further application on your behalf. This may include personal details such as address, phone number, email address and employer, but will not include details of your payment history or account conduct
- j) We can transfer any (or all) of our rights and responsibilities under our agreement with you to someone else at any time. For example, we may sell or assign your loan (and any mortgage or other security we have for your repayments) to another business. In this case, the other party will usually ask us to continue to administer them as though our own. So, for example, following securitisation, we would continue to collect payments and should you experience any difficulties in making payments, or have any queries, you should contact us

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. Your information may be transferred to and stored in locations outside the UK and European Economic Area (EEA), including countries that may not have the same level of protection for personal information. When we do this, we'll ensure it has an appropriate level of protection and that the transfer is lawful. We may need to transfer your information in this way to carry out our contract with you, to fulfil a legal obligation, to protect the public interest and/or for our legitimate interests.

To ensure that your personal data does receive an adequate level of protection we may put in place approved standard contractual clauses which constitute appropriate measures to ensure that your personal data is treated by those third parties in a way that is consistent with, and which respects, the EU and UK laws on data protection.

You have the right to know how we, and the fraud prevention agencies will use your information. 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. The CRA's have drafted a notice called 'Credit Reference Agency Information Notice' (CRAIN) which sets out how your data will be processed by TransUnion, Equifax and Experian. Please go to www.equifax.co.uk/crain.html, www.transunion.co.uk/crain or www.experian.co.uk/crain/index.html to read the notice and www.experian.co.uk/legal/bi-compliance-and-risk-privacy-notice/index for the full Experian privacy notice.

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 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. If you don't wish to receive these updates, please contact us.

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.

We accept no responsibility for any representations made by any employee or agent of ours or any other person unless these are incorporated in the offer or are subsequently confirmed by us in writing.

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

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 www.paragonbank.co.uk

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