

**CUSTOMER PAYMENT AUTHORITY FORM**

November 2018

<b>Applicant details</b>		<i>You may wish to seek independent legal advice</i>
Joint applicants <i>(tick as appropriate)</i>	<input type="checkbox"/> Mortgage Monthly Payment being paid by one party only - sole bank account	
	<input type="checkbox"/> Additional funds being released to one party only - sole bank account	
Mortgage account number		
Applicant 1 name		
Applicant 2 name		

<b>This is our authority to proceed, allowing the sole bank account in the name of:</b>	
Name	
Sort code	
Account number	
<input type="checkbox"/>	to pay the mortgage monthly direct debit payments
<input type="checkbox"/>	for any additional funds to be released and sent to the sole bank account

Applicant 1 signature	Date
Applicant 2 signature	Date

## 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 Callcredit (now trading as TransUnion), Equifax and Experian. Please go to [www.equifax.co.uk/crain.html](http://www.equifax.co.uk/crain.html), [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain) or [www.experian.co.uk/crain/index.html](http://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](http://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.

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](http://www.paragonbank.co.uk/data-protection) or contact us.

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