

ONLINE DECLARATION FORM

November 2018

This is our standard agreement upon which we intend to rely. 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. By clicking the 'I agree' button or signing below, I confirm that:

- a) I am either
 - i) the intermediary 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 for them on their behalf; or
 - ii) the/an applicant and give the acknowledgments and consents set out below on my own account;
- 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 mortgage is completed;
- c) I have never been refused a mortgage by any other lender;
- d) I have never been in arrears with any credit agreement;
- e) I have never had a judgement for debt registered against me or been declared bankrupt / sequestrated or failed to maintain payments under any mortgage or other credit agreement;
- f) 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 that you consider necessary for confirmation, credit assessment and account management;
- g) if identity and/or immigration papers are provided I give permission for you to check my status with the Home Office. I also confirm that in compliance with the 2016 Immigration Act, my details will be checked against the Home Office database;
- h) I am aware that it is a criminal offence to knowingly provide false information to obtain a mortgage and that it may make me liable for criminal prosecution;
- i) I irrevocably waive any confidentiality or privilege in respect of this application, and the mortgage transaction as a whole, and confirm that any solicitor/licensed conveyancer or other party acting for me is authorised to disclose to you, at any time (whether prior to, or after completion of, the mortgage), any information or documentation you request or which ought reasonably to be considered relevant or which might reasonably influence your decision to lend, including the entirety of the solicitor's/licensed conveyancer's file(s) (regardless of whether there is a joint file or a separate file for me and you), financial records and ledger card;
- j) if you provide me with a copy of, or extract from, your valuation report you make no representation or warranty (express or implied) nor accept any liability or responsibility in respect of its contents;
- k) any payments in respect of the mortgage are made for, and on behalf of, all parties to it;
- l) you may record or monitor any telephone or email communication with me for training purposes or client protection;
- m) you may decline this application without stating a reason;
- n) any additional security insurance arrangements are for your benefit only and I have no right or claim in relation to them;
- o) I am aware that to forge a signature may make me liable for criminal prosecution;
- p) I am aware of and consent to the Securitisation and Your data – our promise provisions below.

Securitisation

I confirm that you may securitise any mortgage 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 mortgage 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. 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 <https://www.equifax.co.uk/crain.html>, <https://www.callcredit.co.uk/crain> or <http://www.experian.co.uk/crain/index.html> to read the notice in full.

In considering your application, we will search your personal record at one or more Credit Reference Agencies. 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 payments 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.

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.

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 <https://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 <https://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.

Signed	Print name	Date
Signed	Print name	Date

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

453-1 (11/2018)

☎ 0345 149 7764

✉ resiunderwriting@paragonbank.co.uk

🌐 www.paragonbank.co.uk

Paragon Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England number 05390593. Registered office 51 Homer Road, Solihull, West Midlands B91 3QJ. Paragon Bank PLC is registered on the Financial Services Register under the firm reference number 604551.