



Mortgage Application Customer Declaration

This form should be printed and signed as part of the online application completed by your Mortgage Intermediary

1. Insurances & Life Planning

In view of the financial commitment your mortgage represents, we recommend you undertake a review of your insurance provisions.

As part of your mortgage contract you must have adequate Buildings Insurance in place throughout the term of your mortgage for no less than the recommended insurance cover figure, quoted on your valuation report.

It is also important you review your contents, life assurance, critical illness cover and health insurance.

We work closely with PG Mutual, who provide Income Protection Insurance to cover income, if you found yourself unable to work due to illness or accident and unable to meet your financial commitments.

If you would like to be contacted by PG Mutual please tick here

We work closely with Accord Legal Services, who provide a Will writing and estate planning service, ensuring your assets and loved ones are protected in the best way.

If you would like to be contacted by Accord Legal Services please tick here

Alternatively, you can get more information via our website www.chorleybs.co.uk/life-planning

If you need further information about insurance and life planning, we suggest you visit www.themoneyadvice.service.org.uk.

2. Solicitor / Conveyancer details

The Society operates an open solicitors' panel in collaboration with its legal services partner, Legal Marketing Services Ltd (LMS).

There are two conveyancing options:

If a fee assisted product has been selected; whereby the Society contributes to the legal fees you must select Option 1.

Option 1) The Society can appoint a solicitor on your behalf using LMS, to handle your conveyancing and act for the Society.

Option 2) You can appoint your own solicitor to handle your conveyancing and act for the Society. Firstly, check if they are on our panel at <https://www.chorleybs.co.uk/solicitorsearch.html>. If they are not on the panel, they can request to join if they meet our panel requirements, which are:

- Have 4 or more qualified partners;
- Be registered with the Law Society or Council of Licensed Conveyancers;
- Have minimum professional indemnity insurance cover of £2m.

In order to join the panel, please ask the solicitor to access www.lms.com/lenderpanels

If they do not meet the criteria to join our panel, and you still wish to use them, we will instruct a solicitor from our panel to undertake the legal work for the Society. The costs of this will be charged to you.

3. Valuation report

The Society will instruct an external surveyor to prepare a valuation report on the property to be mortgaged. The scope of the report is limited; it is not a Homebuyers Report or a Building Survey. The valuation report is prepared for the Society's purposes only. If the Society releases a copy of the report to me I acknowledge this is for information only and that I have no agreement with the valuer.

Neither the Society nor the valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the report will be accurate and valid. I acknowledge neither the Society nor the valuer have any responsibility to me (if I base my decisions on the report) even if the valuer has been negligent.

4. Your Personal Information and what we do with it

We are a data controller of your personal information. The way that we process your personal information is described in our Privacy Notice. This information is also available on our website www.chorleybs.co.uk/privacy

5. General & Membership Declarations

I apply for a loan, which I understand will be secured on my property based on the information I have supplied.

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Principal Office or any branch. If this is a joint application by individuals I understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member).

I understand that if I am a Body Corporate or am applying as a bare trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage, or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

If I am a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing Member of the Society.



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5a. Personal Associations

Information held about me by the credit reference agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any 'associated' records of my partners. By stating a financial association with another party, I also declare that the Society is entitled to disclose information about my joint applicant and/or anyone else referred to by me; also search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;

An 'association' between joint applicants and/or any individual identified as my financial partner will be created at credit reference agencies which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be considered in all future applications by either or both of us. This linking will continue until one of unsuccessfully files a 'disassociation' at the credit reference agencies.

5b. Keeping you up to date with our Products and Services

From time to time the Society will send you information about other products and services we offer by post. We will only do this where we believe we have a legitimate interest to do so and it is not to the detriment of your interests, fundamental rights and freedoms. More information can be found in our privacy notice.

We also want to provide you with this information by Email and Telephone. If you do not wish to receive such material by these methods then please tick the appropriate boxes.

1st Applicant Email Telephone

2nd Applicant Email Telephone

5c. Personal Details

- I am over 18 years of age;
- There are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974 or the Rehabilitation of Offenders Act (Northern Ireland) Order 1978;
- Any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- If any of the information I have given changes before the mortgage is completed, I shall advise the Society immediately.

6. Signature Authority

This is our standard mortgage application upon which we intend to rely. For your own benefit and protection you should read the declarations carefully before signing this application. If you do not understand any point please ask for further information.

- I confirm that I have reviewed all the information provided in the Decision in Principle form and confirm this is true and correct.
- I have read and understood the Society's Privacy Notice, which describes the way my personal information will be processed.
- I confirm that I have received, read and understood the European Standard Information Sheet (ESIS) for the mortgage I am applying for prior to completing this form.
- I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete.
- To the best of my knowledge and belief the statements in this application are true and correct. Any mortgage agreement made by Chorley Building Society will be based on these statements.
- I authorise you to take up references and check my identity in such ways that are deemed necessary.
- I understand a Tariff of Charges is available on request.
- I understand the arrangements for solicitor/conveyancer, and that I will be liable for the Society's costs in this respect.
- I authorise my chosen solicitor to speak directly with my intermediary
- If my application does not proceed to completion, my customer data may be held by the Society and be used for statistical analysis.
- Declarations to be signed by all applicants

Signature(s) of Applicant(s)

1st Applicant

Date

2nd Applicant

Date