

Important Information for Applicants

Please read the following declaration and information carefully. Your Introducer (mortgage adviser) should provide this to you prior to completing our online application form. If the application is in joint names, both parties should read it. Your Introducer will confirm on your behalf that you have read and accepted this declaration. If you have any questions about the declaration, please discuss these with your Introducer prior to the application being submitted.

How we use your personal information
Use

- Reference to 'YBS Group' or 'Yorkshire Group' refer to Yorkshire Building Society, (Accord Mortgages parent) and the trading names under which it operates (Barnsley Building Society, the Barnsley, Chelsea Building Society, the Chelsea, Norwich & Peterborough Building Society, N&P and Egg) and its subsidiary companies.
 - We will use your personal information together with other information available including relevant sensitive information, e.g. health, nationality, offences or proceedings or other items as appropriate to process your application and arrange associated insurance. We will also use it to make credit decisions, complete your mortgage and administer your account, up to and including redemption, contact you where necessary, for fraud prevention and detection, legal and regulatory compliance, marketing and market research and general business purposes.
 - We may undertake a search with Credit Reference Agencies now and in the future for the purposes of verifying identity, details submitted and financial circumstances, in line with regulatory requirements. The Credit Reference Agencies may check the details supplied against any databases (public or otherwise) to which they have access. They may also use the details in the future to assist other companies for verification purposes. A record of the search will be retained, but will not affect future credit. By proceeding with this application you are agreeing to a search being undertaken in this way.
 - If false or inaccurate information is provided and fraud or money laundering is identified, details will be passed to fraud prevention agencies and/or Law enforcement agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
 - checking details on applications for credit, credit related or other facilities
 - managing credit and credit related account or facilities
 - recovering debt
 - checking details on proposals and claims for all types of insurance
 - checking details of job applicants and employees
- Please write to Group Risk Department, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- Any document provided during or after the application process to help prove identity may be checked with the issuing authority.
 - Accord Mortgages Limited shares information with its parent Yorkshire Building Society (and any trading names of the Yorkshire Building Society) for fraud prevention, customer and account administration, and general business purposes.
 - If you take out Accord Mortgages' Home, Payment Protection or other insurance we and/or your insurer may:

Disclosure

- When assessing your application, we may carry out a credit reference search with one or more licensed credit reference agencies. This may have implications on future credit worthiness for you.
- Whether or not your application to us is successful, each credit reference agency will add details of the search, and your application, to their records and will share this information with other lenders and grantors of credit and insurance who will use it when assessing any applications for banking, loan, hire facilities or insurance which you may make in future. They will use it for verifying identity, fraud prevention, debt recovery and tracing debtors. The credit reference agencies may also use the information for statistical analysis and market research.
- We may disclose details about the progress of your application, including if it has been granted, and how you conduct your account, to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
- We may contact HM Revenue & Customs, Department for Work and Pensions, any lender, landlord, employer or professional adviser named on this form to obtain information to confirm any income received and payments made. We may also contact your medical professional representative with your consent to obtain information or confirm a pre-existing medical condition you have informed us of.
- We may disclose information you have supplied and details of how you conduct your account, including disputes, arrears, defaults and repossession proceedings, to joint account holders, anyone who guarantees the loan or their legal adviser.
- We may disclose details of your account, including balance outstanding, interest rate(s) applicable, early repayment charges and monthly payments to potential borrowers if one of you in the future enquires about adding or removing a party to the account (also known as a "transfer of equity"). However such a transaction will not proceed without a completed application form signed by all account holders.

Your Rights

Our leaflets 'How we use your personal information' and 'Your Rights and The Data Protection Act', explain how we use your personal information and contain additional information about General Business Purposes, Agencies and Service Providers we use and explain sensitive information.

You have the right to have any inaccuracies corrected, to object to direct marketing at any time and a right of access under the Data Protection Act to your personal records held by Accord Mortgages, subject to payment of a fee. You can find out more about these rights on our website www.accordmortgages.com or by writing to the Information Risk Management Privacy Team at the address at the back of this leaflet.

Copies of our booklet and Subject Access Request form (ACC 39), that should be used if you require access to your personal information, can be obtained from our registered office, Accord Mortgages, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ or from www.accordmortgages.com.

Transfers of Mortgage

Although you may not transfer your interest in the mortgage without consent, there is no restriction in the mortgage against a transfer of Accord Mortgages' interest. Accord Mortgages may transfer its interest in your mortgage to any one else who may not necessarily be a building society or an associated body of a building society. Accord Mortgages is part of the Yorkshire Building Society group but is a separate legal entity from Yorkshire Building Society. You will not be a member of, or have any membership rights in, Yorkshire Building Society.

Declaration to be made by all applicants - it is written as if given by each of the applicants (if more than one)
I apply for a loan secured by a mortgage on property.

1. I agree:
 - to appoint an Introducer as my agent to complete and submit an application form ("the Application Form") for a loan from Accord Mortgages.
 - that this information will form the basis of the mortgage contract between Accord Mortgages and me and that if I enter into an associated insurance contract it will also be the basis of a contract between the insurer and me. I will notify Accord Mortgages of any changes in my circumstances which occur before the loan is completed.
 - to tell Accord Mortgages about any information which may affect any insurance cover provided. I understand that the policy may be invalid, or the cover affected, if I do not disclose this information.
 - to pay Accord Mortgages' conveyancing costs and valuation fees even if the loan does not complete.
 - to a 7-day notice period for Direct Debit changes.
 - to Accord Mortgages and its agents or other members of its group disclosing the details of all offset savings accounts to the other applicants and borrowers.
 - to the processing of my personal information as explained above. My agreement here applies in any circumstances during the mortgage where Accord Mortgages needs to make a credit decision.
 - to tell Accord Mortgages of any changes to the information in this form which arise between now and completion of the loan.
 - to the release to Accord Mortgages of my conveyancer's file in its entirety.
2. I confirm that:
 - the information I have given to the Introducer to complete the Application Form is true and complete, including any answers which have been completed by someone else.
 - I am aware that repayments of my loan may continue after I am retired. I confirm that I have discussed this with my Introducer and that I understand the financial implications.
 - the Introducer may enter my details manually and subsequently transmit them electronically.
3. I have read the explanation on Transfers of Mortgage (above) and had the opportunity to have anything I do not understand explained to me. I acknowledge that Accord Mortgages is entitled to transfer its interest in the loan which I am applying for and any related security, assignment or other related deeds or documents to another body. I consent to the transfer of Accord Mortgages' interest.
4. I understand that:
 - Accord Mortgages does not have to make an offer of a loan or refund any fees paid.
 - If Accord Mortgages offers me a loan, this does not imply that Accord Mortgages agrees that the price paid for any property is reasonable
 - A mortgage valuation is solely for Accord Mortgages' purposes and benefit so that Accord Mortgages can be satisfied that the property provides sufficient security for it to lend.
 - A mortgage application can only proceed when the value of my home has been assessed on behalf of Accord Mortgages.
 - It is a criminal offence if either I or someone acting on my behalf provides incorrect information in order to obtain a mortgage and the provision of any inaccurate information can lead to prosecution for fraud.

Registered office: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ www.accordmortgages.com

Accord Mortgages Limited is registered in England No. 2139881. Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.