

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.

PRIVACY INFORMATION

The security of your personal information and right to privacy is very important to us. We are committed to taking good care of your personal data and ensuring the highest standards of privacy.

We use your personal information to process your mortgage application and arrange associated insurance. This may include sensitive information such as information about your health or criminal records. Full details of how we use your personal information is contained within our Privacy Notice, which is available on our website [acordmortgages.com](https://www.acordmortgages.com)

Credit Reference Agencies (CRAs) are used to perform credit, identity and fraud prevention checks against public (electoral register) and shared credit information. You can learn more about how your personal information is used by visiting www.experian.co.uk/legal/crain/

If we use an automated system to make a decision about you, such as credit scoring, we will tell you if your application is rejected and give you the opportunity to discuss the matter with us. The decision will be reviewed and may be changed, if appropriate.

We will keep your personal information only for as long as is necessary for us to administer the account you have, in line with regulatory requirements.

If you require a paper copy of our privacy notice, please contact us on 0345 120 0805. Alternatively, you can write to us at: Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, West Yorkshire BD5 8LJ.

Our Data Protection Officer (DPO) provides help and guidance to make sure we apply the best standards to protecting your personal information. You can contact the DPO by emailing dpo@ybs.co.uk or writing to: Data Protection Officer, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

SHARING YOUR PERSONAL INFORMATION

When necessary, we share your personal information with:

- Yorkshire Building Society (YBS)
- Service providers, who are carefully selected to help us provide our products and services
- Tax, government, and any relevant regulatory authorities
- Prosecuting authorities and courts, and/or other relevant third parties connected with legal proceedings or claims
- Subsequent charge-holders
- Fraud prevention and/or law enforcement agencies
- Fraud prevention agencies such as CIFAS and National Hunter. Fraud prevention agencies can hold your personal data for different periods of time, and if you are considered to pose a fraud or money laundering risk, your data can be held for up to six years. You can learn more about how your personal information is used by visiting cifas.org.uk/fpn or nhunter.co.uk/privacy-policy/
- Your shared ownership scheme provider
- Third parties where we are required to do so by law
- Credit Reference agencies (CRAs).

Your personal information may be transferred to or stored in locations outside of the UK.

We will only transfer your data when we're required or permitted to by law or regulatory requirements.

When transferring data, we make sure that suitable protection is always maintained by ensuring appropriate safeguards are in place. For more information please refer to our website [acordmortgages.com](https://www.acordmortgages.com)

YOUR RIGHTS

You have rights relating to the personal information we hold about you, however, they may be subject to various exceptions and limitations.

You have the right to:

- Be informed;
- Request access to your personal information (commonly known as a 'data subject access request');
- Request correction of the personal information if you believe that we hold inaccurate or incomplete personal information;
- Request erasure of your personal information: Please note, however, that we may not always be able to comply with your request of erasure for specific legal reasons;
- Request restriction of processing of your personal information;
- Withdraw consent at any time if we are relying on your consent to process your personal information;
- Object to our processing of your personal information in certain circumstances.

The simplest and quickest way to request this information is by completing our simple online request form, which can be accessed by visiting [acordmortgages.com/privacy](https://www.acordmortgages.com/privacy). For other ways to contact us about your rights please refer to our website [acordmortgages.com](https://www.acordmortgages.com)

If you have any concerns about the use of your personal information, or the way we handle requests relating to your rights, you can raise a complaint directly with us. For more information about raising a complaint please see our website [acordmortgages.com](https://www.acordmortgages.com)

Registered office:

Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ www.acordmortgages.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.

Buy to Let Mortgages for business purposes are not regulated by the Financial Conduct Authority. Communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 1200 872**.

TRANSFERS OF MORTGAGE

If you want to transfer your mortgage to another person then you will need to get our consent first. Visit [accordmortgages.com/cust-toe](https://www.accordmortgages.com/cust-toe) to find out more.

Accord Mortgages may transfer its interest in your mortgage to another party without your consent. This may not necessarily be a building society or an associated body of a building society.

Accord Mortgages is a separate legal entity to YBS. If Accord Mortgages transfers its interest in your mortgage, any borrowing membership you may hold with Yorkshire Building Society in connection with the Accord Mortgages mortgage may stop.

DECLARATION TO BE MADE BY ALL APPLICANTS - IT IS WRITTEN AS IF GIVEN BY EACH OF THE APPLICANTS (IF MORE THAN ONE)

I am applying 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 10-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.

