Intermediary Mortgage Application Customer Declaration – Residential

Completed Application Forms to be sent via:
http://www.clydesdalebankintermediaries.co.uk/

How we use Personal Information

Our Fair Processing Notice/Privacy Notice explains how we use your personal data and describes the categories of personal data we process and for what purposes. We are committed to collecting and using such data fairly and in accordance with the requirements of the General Data Protection Regulations (GDPR).
This is just a summary. You can read the full version at **cbonline.co.uk/privacy**

Who we are

Clydesdale Bank PLC trades using the brands Clydesdale Bank, Yorkshire Bank and Virgin Money. Our Privacy Notice explains your privacy rights and how we gather, use and share information about you. You can get in touch with our Data Protection Officer by email at CYBG.dataprotection.officer.queries@cybg.com or by post at The team at Clydesdale Bank, Sunderland SR43 4JE.
See sections 1 and 2 of the Privacy Notice for more details.

Your rights

You have the right to object to how we process your personal information. You also have the right to access, correct, sometimes delete and restrict the personal information we use. In addition, you have a right to complain to us and to the data protection regulator. Find out the best way to be in touch with us at cbonline.co.uk/contact-us or visit us in branch. Visit ico.org.uk/global/contact-us for contact details for the Information Commissioner's Office..
Section 12 of the Privacy Notice gives you more information about your privacy rights.

How we gather personal information

In addition to the information you provide to us directly, we collect personal information in a number of ways for example from third party credit reference agencies and from looking at how you have used other products and services we offer. Sometimes for your safety and for legal reasons we collect personal information by recording and monitoring calls and from CCTV. We also record calls for training and quality control.
See section 4 of the Privacy Notice for more details about how we gather personal information.

How we use your personal information

We use your personal information to provide you with products and services (including credit checks), to comply with the law and enforce our legal rights (including debt recovery), and to improve and market our products and services. Sometimes we use automated processes to make decisions about you and to profile you. Sometimes we need to use sensitive personal information such as medical details to make available products you have requested and to give you the best service.
Find out more about how we use your personal information in sections 5 and 6 of the Privacy Notice.

Our products and services

We need some personal information before we can provide our products and services to you, for example to allow us to check your identity. In some cases we won't be able to provide products and services to you if we don't have all the personal information we need.
Find out more in sections 5 and 6 of the Privacy Notice.

Sharing and transferring personal information

We share personal information with our suppliers and other third parties where needed to provide you with the best service. We also share personal information with regulators, other banks and law enforcement. Sometimes we transfer personal information to other countries outside the UK for these purposes, where suitable protection is in place.
Section 7 of the Privacy Notice will give you further details about this.

Keeping personal information

We keep your personal information securely for as long as we need to for the purposes described in sections 5 and 6 of the Privacy Notice. **Section 9 will give you further information about how long we keep information for.**

Your consent

Sometimes we need your consent to use your personal information (for example for marketing). We won't always need consent to use personal information - for example if we need it to meet regulatory requirements or to perform a contract with you. Where you have given us consent, you have the right to withdraw it at any time.
See sections 10 and 12 of the Privacy Notice for more details.

Our partners

We want the best for our customers and sometimes we work with other companies to offer you the best products and services.
See section 5 and appendix 3 of the Privacy Notice for more information about our partners.

Confidentiality

We will treat all your information as confidential and will not give your information to anyone except where we are permitted to do so by law; we have a public duty to disclose the information; we need to do so to comply with the requirements, codes or recommendations of any of our regulators; we have your consent (which is not necessarily required to be in writing); it is necessary for the performance of any product or service that we provide to you; or we have transferred any of our rights or obligations to another party.

Marketing Preferences

From time to time, we think of new offers and products that could save you money or make your life easier. These will be from us and may include details from our selected partners. Can we let you know about them? If so, please tell us the best way to get in touch.

Email	Phone
Internet and mobile banking	Post
Messaging (inc SMS)	

Your preferences can be changed or you can choose to stop receiving marketing communications at any time online, via branch or by calling us. Find out more about our partners and the type of information that we use to help us tell you about these offers and products by visiting our Fair Processing Notice at **www.cbonline.co.uk/privacy.**

Legal Declaration

IMPORTANT NOTICE TO THE APPLICANT(S) This is the Bank's declaration you will be asked to sign and upon which we intend to rely. For your own benefit and protection you should read this declaration together with the documents to which it refers and if you do not understand any point please ask for further information before signing.

I/We hereby apply for a home loan which will be secured on the above property which is/will be my/our main place of residence (unless agreed otherwise) and I/we confirm the details in this application form are true and accurate to the best of my/our knowledge and belief.

I/We understand that the offer or making of any loan for the above purpose does not imply any warranty as to the purchase price, value or condition of the property. I/We understand that any valuation obtained by the Bank is for Bank purposes only and I/we agree that even though a copy may be disclosed to me/us, I/we will not rely on such valuation.

I/We confirm that it has been suggested by the Bank that a full professional survey report is obtained by me/us and that a copy of this report should be provided directly to me/us. (Not applicable to a remortgage or further advance).

I/We undertake to pay any applicable legal or other expenses incurred by the Bank in respect of this application and I/we authorise you to debit my/our account with these items.

I/We understand that the Bank does not require me/us to take the Bank's buildings insurance as a condition of my/our home loan application. I/We confirm that I/we have been advised by the Bank that I/we must take out appropriate insurance cover for my/our property. I/We understand that I/we will still be liable for any amount outstanding on my/our home loan in the event of loss or damage occurring on my/our property.

If insurance under the Bank's Higher Lending Policy or Mortgage Guarantee Policy is required, I/we authorise the Bank to disclose information about me/us to the insurers in connection with the proposal for this insurance and any claim under it.

I/We authorise the Bank to make such reasonable enquiries as it considers necessary for verification of the information I/we have provided on this home loan application form and for the purpose of credit assessment. I/We understand this may include contacting my/our employer(s) and any bank or building society with which I/we have (or had) a relationship with, and for such organisations to divulge any such information as may be requested.

We agree that one statement for the account will be issued to us jointly, unless any one of us advises the Bank to the contrary. (Joint accounts only).

For applications in more than one name, one copy of the documentation will be sent to the first named applicant, however additional copies may be provided on request.

I/We consent to the Bank, or any member of the Bank's group of companies, providing details of this home loan application and the home loan, in cases where I/we have been introduced to you by a third party, to that introducer to enable them to monitor the progress of my/our application and my financial dealings with the Group. I/We understand that on the drawdown of my/our home loan the Bank may pay a fee to the introducer. The introducer will provide me/us with information regarding the fee they may receive and on request the Bank will also provide me/us with the details of the introducer fee.

I/We confirm I/we have been given the opportunity to read the relevant mortgage illustration document.

First applicant

Signature

Date

Second applicant

Signature

Date

www.clydesdalebankintermediaries.co.uk
The team at Clydesdale Bank, Sunderland SR43 4JE. Contact Tel No 0800 678 3066.

Clydesdale Bank PLC (trading as Yorkshire Bank and Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121873. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority. Clydesdale Bank PLC is registered in Scotland (No. SC001111). Registered Office: 177 Bothwell Street, Glasgow G2 7ER.