

Section 13 - Declaration (PLEASE READ CAREFULLY AND SIGN)

RESIDENTIAL USE DECLARATION

I confirm that neither I nor any member of my immediate family currently occupies, or is intending to occupy as a dwelling, a property or properties (buildings and land) which will comprise 40% or more of the total property or properties (buildings and land) over which the Society has or will have first charge. I understand that immediate family means anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person whose relationship has the characteristics of the relationship between husband and wife.

INSOLVENCY DECLARATION

This must be completed by all individual applicant(s) and those completing applications on behalf of companies, other corporate bodies and trustees of pension schemes.

- Have you (or, in case of an applicant which is a company or other body corporate or pension scheme, any other person who is a director or other officer of the applicant) ever been insolvent, bankrupt, made any voluntary arrangements with creditors or been involved in any court proceedings for debt?
- Have you ever been involved in any court proceedings for debt or do you have any unspent convictions relating to money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?
- Are you currently subject of any criminal proceedings or allegations of involvement in money laundering, theft, fraud, tax evasion, robbery, bribery, drugs, fire arms or human trafficking?
- If you are a director or officer of a company or other corporate body, have you ever been a director or officer of a company or other corporate body which has been insolvent or entered into liquidation, whether compulsory or voluntary (except for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt?

Yes ☐ No ☐ If yes please provide full details in the additional information section.

This must be completed in all cases where the applicant is a company or other corporate body.

Has the company or other corporate body ever been insolvent or entered into liquidation, whether compulsory or voluntary (except for the purpose of amalgamation or reconstruction of a solvent company), or had a receiver appointed of its undertakings or been involved in any court proceedings for debt.

Yes ☐ No ☐ If yes please provide full details in the additional information section.

USE OF MY DECLARATION

I/we consent to the Society making enquiries with any other person or body which it considers necessary as part of its assessment and underwriting of this application, and I give my/our consent and instruct such other person or body to give a full and accurate reply to the Society.

I/we authorise the Society to supply a copy of the Offer of Advance and to provide any other information about my/our application and any subsequent loan advanced by the Society to an insurer.

I/we authorise my/our solicitor to disclose to the Society all information relevant to the Society's decision to lend and I/we waive any right to claim Solicitor/Client confidentiality or legal privilege in respect of such information.

The personal and business information we have collected 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. Further details of how your information will be used by us and these Fraud Prevention Agencies, and your data protection rights, can be found in our Privacy Notice available from all branches and on our website at www.monbs.com/privacy

If you apply for a mortgage we will supply your personal and business information to Credit Reference Agencies and they will provide us with information about your financial situation and history. They will keep a record of each search, even if your application is not successful, and this could affect your ability to get credit from other organisations within a short period of time. The identities of the Credit Reference Agencies, their role also as Fraud Prevention Agencies, the data they hold, the ways in which they use and share personal information, their data retention periods and your data protection rights with them are explained in our 'Credit Reference Agency Information Notice' available from all branches and on our website at www.monbs.com/privacy

An "association" between the joint applicants and/or any individual identified as your financial associate, will be created at credit reference agencies which will link your financial records. You and anyone else with whom you have a financial link understand that each other's information will be taken into account in all future applications by either or both of you.

In making your application, you acknowledge that you have received and read the summary of our full Privacy Notice contained in our 'Important Information About Your Personal Data' leaflet. Our full Privacy Notices are available from all our offices and on our website at www.monbs.com/privacy

Information provided in this application form

I declare that the information that I have given or which has been given about me and/or the company is correct to the best of my knowledge and belief and acknowledge that the Society will rely upon it when deciding whether or not to offer any loan to be secured on the property.

OTHER DECLARATIONS

I understand that the payment of any fees relating to this application shall not bind the Society to making an advance and those fees are not refunded whether or not my application is successful.

I understand that the Society will keep any commission, fees or allowances that might become due to it from its insurers.

I confirm that the deposit toward the purchase price, stamp duty, legal and other fees and charges will be provided by me without recourse to additional borrowing unless already known to and agreed in writing with the Society beforehand.

I understand that the first named applicant shall be the representative joint borrower entitled to exercise the rights of membership.

I undertake to notify the Society of any changes in my circumstances e.g. redundancy, change of employment etc. which arise following the completion of this form.

I confirm that all the payments made in respect of any loan granted will be made for and on behalf of all applicants detailed in this application form, whoever makes them.

I agree that, if I have given any information (or if any information has been given on my or on the company's behalf) which I know to be incorrect or which I have not checked and which is subsequently shown to be incorrect, I/the company will pay all reasonable fees, expenses and costs incurred by the Society in connection with processing this application and any resulting loan.

Marketing Preferences

The Society would like to provide you with offers and information about our products and services (your marketing preferences).

If you are happy to receive this information, please confirm this by opting in and ticking the relevant box below to confirm. Your preference will then be recorded, but please note that you can change your decision and opt out at any time. You can contact us in any of the following ways: Visit one of our branches or agencies. By phone: Savings Customer Services 01633 844 340 or Mortgage Customer Services on 01633 844 370,

By secure message: Using our ‘My Accounts’ service. Email: datarights@monbs.com

In writing: Monmouthshire Building Society, Monmouthshire House, John Frost Square, Newport, NP20 1PX.

Please also note your marketing preferences won’t stop you getting service messages – for example, information about changes to your account and annual statements.

Applicant 1: Post	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>
Applicant 2: Post	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>
Applicant 3: Post	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>
Applicant 4: Post	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS	<input type="checkbox"/>

All applicants to sign

Applicant 1

Signature

Print name in full

Date

Applicant 2

Signature

Print name in full

Date

Applicant 3

Signature

Print name in full

Date

Applicant 4

Signature

Print name in full

Date