

Section 15 - Declaration (PLEASE READ CAREFULLY AND SIGN)

- 1. I/We agree to become bound and abide by the Rules of the Society.
- 2. I/We declare that I am/we are aged 18 or over and that in applying for this loan on the property described in this application, I/ we declare that all the information provided herein is, to the best of my/our knowledge, accurate and complete and, that it will form the basis of any Offer of Advance by the Society and any Insurance made by the Society's insurer's.
- 3. I/we undertake to notify the Society of any changes in my/ our circumstances e.g. redundancy, change of employment, relationship breakdown, serious illness or injury etc. which arise following the completion of this form.
- 4. I/We understand that the Society will not make an Offer of Advance and will not return any fees if the property or references are unsatisfactory. I/We understand that the payment of fees will not bind the Society to grant any advance.
- 5. It has been recommended that I /we obtain a fuller inspection and report on the proposed property and not to rely solely on the Society's Valuation Report, when deciding whether or not to proceed. If I/We have chosen the valuer's report, I/we understand that it is only for the use of the Society to enable it to decide whether the property is a suitable security for any advance made and does not imply that the price paid is reasonable. I/We also understand that the valuer's report is not a detailed survey and cannot be relied upon to reveal any faults or defects to the property nor that the property is constructed of sound materials. I/We understand that no responsibility is accepted by the Society or its valuer for any omissions, conclusions, or the accuracy or validity of any statements or opinions made or implied in the valuation report. I/We understand that the valuer's report is not a structural survey and that if a structural survey is required it must be obtained independently at my/our expense.
- 6. If applicable, I/we may have to show where the money for the deposit on the property I/we am/are buying came from.
- 7. I/we understand that the first named applicant shall be the representative joint borrower entitled to exercise the rights of membership.
- 8. From 30 June 2000 all new customers applying for a mortgage [or opening a savings account] which confers membership of the Society, are required to agree to assign any windfall conversion benefits to which they might become entitled, to The Monmouthshire Building Society Charitable Foundation. This agreement will continue for a period of 5 years from the date the new customer becomes a shareholding member. The Monmouthshire Building Society Charitable Foundation has been established to act as a channel for the Society's charitable activities within the local community. Existing shareholding members as at 30 June 2000 who have continuously maintained a shareholding are not affected by this change. Full details of this agreement can be found on the Society website www.monbs.com
- 9. I/we understand that the Society will keep any commission, fees or allowances which, become due to it from insurers.
- 10. Not applicable to further advances - I/we confirm that the deposit towards the purchase price, stamp duty, legal and other fees and charges will be provided by me/us without recourse to additional borrowing unless already known to and agreed in writing with the Society beforehand.

Use of my information

- 11. 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.
- 12. 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, where any general, life or pension policy forms part of the loan agreement or any intermediary who submits this application on my/our behalf if so requested by them.
- 13. 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.

- 14. The personal 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
- 15. If you apply for a mortgage we will supply your personal 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
- 16. 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

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"/>

All applicants (including Guarantors*) to sign
Guarantors are strongly advised to obtain legal advice from a solicitor independent of the borrower(s) and the lender.

Applicant 1

Signature

Print name in full

Date

Applicant 2 / Guarantor*

Signature

Print name in full

Date

* By giving the guarantee you might be liable instead of or as well as the applicant(s). The guarantee will be limited and you should take independent legal advice before you give the guarantee.

Additional Information

Use this space to give any additional information requested in any of the questions and any information which you feel will help the Society in assessing your application.

Signature(s)

Applicant 1

Applicant 2 / Guarantor*

Date

Date

* By giving the guarantee you might be liable instead of or as well as the applicant(s). The guarantee will be limited and you should take independent legal advice before you give the guarantee.

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**