

CUSTOMER/ADVISER DECLARATION

Full name(s) of Enquirer(s):

Enquirer Declaration

In applying to The Mansfield Building Society (“the Society”) for an indication of its willingness to provide mortgage finance and provide an indication of its lending terms (a “Decision in Principle”) I/we acknowledge the following:

Your Information

- The Society will carry out searches against you with one or more Credit Reference Agencies who will supply it with credit information and information from the Electoral Register. The agencies will record details of the search whether or not you proceed to make a mortgage application. Credit information and other information which is provided to us and/or the Credit Reference Agencies, about you and those with whom you are financially linked, may be used by the Society and other companies if credit decisions are made about you, or other members of your household.
- In making a joint enquiry, or stating a financial association with another party:
 - you are declaring that you are entitled to disclose information about your joint enquirer and/or anyone else referred to by you; and
 - you are confirming that you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you; and
 - you acknowledge that information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this enquiry you may be treated as financially linked and your enquiry will be assessed with reference to any “associate” records.

Joint Applicants: An “association” between the joint applicants and/or any individual identified as your financial partner will be created at credit reference agencies and will link your financial records. This means that the creation of an association could result in each other’s information being taken into account in the future. Any linking would continue until one of you successfully filed a ‘disassociation’ at the Credit Reference Agencies.

- you have a right of access to your personal records held by credit and fraud agencies. Please contact the Society to request details of those credit reference and fraud prevention agencies from whom we obtain and to whom we pass information.
- That the Society will treat my information in a confidential manner and in accordance with the Data Protection Act 1998, insofar as this does not conflict with its legal, statutory and regulatory obligations.
- That any actions by the Society in considering this Decision in Principle enquiry (including performing searches with Credit Reference Agencies, considering the information provided on this form, or gaining additional information from my Mortgage Adviser)) does not constitute a formal mortgage application/offer for mortgage finance.
- That any indicative response from the Society does not constitute a guarantee of an offer of mortgage finance, and that to proceed further you would need to submit a formal mortgage application and relevant documentation so that full and detailed underwriting could be carried out.
- Should the Decision in Principle continue to a mortgage application and a mortgage taken out, we will hold the Decision in Principle form for the period of the relationship plus 7 years.

I/We confirm that the information provided on this form is a true and accurate presentation of our circumstances to the best of my/our knowledge and belief, and can be relied upon by The Mansfield Building Society.

Each enquirer should sign below. One enquirer may sign the declaration for a joint enquiry and in doing so they confirm they have discussed the content and the implications with that person and are duly authorised to proceed.

Signature of Enquirer(s)

First Enquirer:

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Date

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Second Enquirer:

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Date

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Mortgage Adviser Declaration (when signing on behalf of the Enquirer(s))

I confirm that I am duly authorised to act as Agent for all Enquirers (my clients) in connection with this application for a Decision in Principle.

I confirm that I am acting within my authority as Agent, that I have obtained the verbal/written consent of each individual, and that I am appropriately authorised to sign the Enquirer Declaration on their behalf.

Signature of Mortgage

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Date

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Adviser: