

General declaration

PLEASE READ THE FOLLOWING DECLARATIONS CAREFULLY BEFORE YOU SIGN

I am/We are applying for a mortgage and I am/we are aware that:

1. I am/We are applying for a loan on the security of the property as described in this declaration.
2. You will base your decision on whether to lend me/us money or arrange my/our insurance on the information that I/we have supplied, and I/we confirm that it is true, complete and contains all material facts relating to my/our application. I/We understand you may decide to decline my/our application.
3. My/Our mortgage with Suffolk Building Society will have binding conditions, and the Society's rules will apply, I/we can ask for copies of these.
4. The valuer is independently instructed by the Society to assess the adequacy of the security for the purpose of the Building Society only. I/We accept that this does not impose any duty on the valuer or the Society to indicate to me/us the value or condition of the property. I/We confirm and understand that I am/we are advised to make my/our own arrangements to have the property surveyed. I/We further understand that the Society does not accept any liability for the accuracy or contents of the valuer's report. The Society may undertake a reassessment of the property using computer based data; or limited external appraisal. A copy of the assessment will not be provided and is for the Society's use only.
5. The Society requires all properties in mortgage to be insured in accordance with the valuer's recommendation.
6. I/We confirm that any acceptance of this Decision in Principle (DIP) shall not commit the Society to making a formal Offer of Advance, and you can withdraw any offer you make to me/us at any time.
7. I/We may have to provide you with evidence of where I/we have obtained the deposit on the property (if applicable). You may retain copies of the identification given to you.
8. All applicants are 18 years of age or over.
9. There are no existing loans or mortgages in my/our name with the Society, or any other lender other than declared.
10. I/We have never been convicted of any criminal offence; nor is any prosecution pending, excluding motoring or 'spent' offences by virtue of the Rehabilitation of Offenders Act 1974.
11. If any of the information I/we have given changes before the mortgage is completed, I/we shall advise the Society immediately and I/we authorise my conveyance to disclose such information to you.

Remortgage customer authority (where applicable)

1. I/We authorise you or any conveyancer acting for you in connection with the proposed remortgage of my/our property
 - a. To obtain the title deeds and/or copies of any document held at any of the land registries in England and Wales and Scotland relating to the Property;
 - b. to obtain a repayment figure from my/our current lender.
2. I/We confirm that I/we will make our own enquiries about and pay any fees or charges made by my/our current lender in connection with the repayment of my existing mortgage (including any administration fees made in respect of sending the title deeds to your conveyancer and providing a repayment figure and any fees in connection with my existing mortgage).
3. I/We understand that your conveyance is only representing you and that if I/we want independent legal advice at any stage of this transaction I/we will get it myself/ourselves.
4. I/We understand that you may not arrange for an inspection of the Property to be carried out. I/We further understand that you will not routinely tell me what your assessment of the value of the Property is.
5. I/We understand that, if you are prepared to make a loan, I/we must not rely upon any assessment made as an indication of the value of the Property. You have informed me/us and I/we accept that, if I/we require any information about the value or condition of the Property or about any health and safety issues, it is my/our responsibility to obtain independent advice before I/we go ahead with the remortgage of the Property.

Suffolk

Building Society Intermediaries

Credit declarations

I am/We are aware that you will make credit reference and other mortgage checks, and I am/we are aware that

- a) You will make searches about me/us at Credit Reference Agencies who will supply you with credit information, as well as information from the Electoral Register. The agencies will record details of this search whether or not this application proceeds. This may affect my/our ability to obtain credit elsewhere in the near future. You may use credit assessment methods to assess the application and to verify my/our identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me/us, and those with whom I/we are linked financially, may be used by the Society and other companies if credit decisions are made about me/us or other members of my/our household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of my/our account.
- b) To prevent or detect fraud, or to assist in verifying my/our identity, you may make searches of group records and at fraud protection agencies who will supply you with information. You may also pass information to financial and other organisations involved in fraud protection to protect yourselves and your customers from theft or fraud. If I/we give false or inaccurate information and you suspect fraud, you will record this. You, members of the group, and other companies may use this information if decisions are made about me/us or others at my/our address(es) on credit or credit-related services, or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

c) By stating a financial association with another party, I/we are also declaring that I am/we are entitled to

- disclose relevant information to you about our joint application where it concerns any parties named on the application
- authorise you to search, link and/or record information at credit reference agencies about us and/or anyone else referred to by us.

(This clause is applicable on joint applications, including where one party is present or for sole facilities when declaring a financial association with another party [e.g. when stating the name of a partner].)

d) Information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my financial associates. For the purposes of this application I may be treated as financially linked, and my application will be assessed with reference to any associated records.

(This clause is applicable to sole applicants.)

e) An association between the joint applicants and/or any individual identified as our financial partner, will be created at credit reference agencies, which will link our financial records. We and anyone else with whom we have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. The linking will continue until one of us successfully files a disassociation at the credit reference agencies.

(This clause is applicable to joint applicants.)

Data protection

I/we understand and authorise

- a) The Society will make such enquiries and take up such references as it considers necessary in relation to this application.
- b) Where I/we borrow or may borrow from you, you may give details of my/our account and how it has been managed to Credit Reference Agencies. If I/we borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt and my details may be submitted to the CML possessions register.
- c) You may use the information in my/our mortgage application for business analysis and to maintain the accuracy of records.
- d) Any information provided by me/us in the application form, and any other information you may hold about my/our account may be used by the Society for its own use in respect of research, statistical analysis, or similar purposes.

- e) Passing any details relating to the mortgage application, up to and including completion of the loan, to any mortgage intermediary who introduced my/our application to the Society.
- f) The passing of my/our details to RSA Insurance Group plc and Vita Financial Ltd for the purpose of providing additional services where I/we make a request.
- g) Suffolk Building Society, RSA Insurance Group plc and Vita Financial Ltd will be Data Controllers for the purpose of Data Protection and will be responsible for the processing of my/our data in relation to my/our application for this mortgage application, and any application for, and ongoing provision of, insurance cover.

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General and membership declarations – please read carefully

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Head Office or any branch. If this is a joint application by individuals I/we understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage, and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member). I understand that if I am a Body Corporate or am applying as a Bare Trustee for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I/We consent to the Society at any time transferring or otherwise disposing of the benefit of any loan, mortgage, or any other security for the loan to any third party, whether or not a Building Society or associated body of a Building Society, without any further reference to me. If I am/we are a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my Borrowing Membership of the Society, and the loss of my rights as a Borrowing Member of the Society.

Marketing consent

Suffolk Building Society takes your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us. However from time to time we would like to contact you with details of other mortgage and savings products, services, competitions and events we provide. You can withdraw or amend your consent at any time by contacting us.

I consent to be contacted for marketing purposes by the methods indicated below

Applicant 1

Applicant 2

Email

Telephone

Post

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

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SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA AND APPLICATION AGREEMENT

- I/We confirm that the information given to the Society accurately reflects the transaction.
- To the best of my/our knowledge and belief, the statements in these declarations are true and correct.
- I/We authorise you to take up references and check my/our identity in such ways that are deemed necessary to carry out this transaction.
- I/We have received from our Mortgage Intermediary, a European Standardised Information Sheet specific to my/our mortgage requirements, and I/we fully understand the information contained within it.
- I/We confirm that we have read and understood the Society's Privacy Notice.

Joint applicants – where one party is not present:

- I confirm that I am acting as an agent for the absent applicant, and in doing so I confirm that I have the authority to disclose their financial information in the absence of the other applicant.

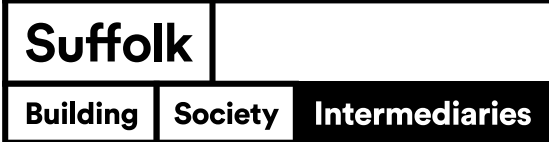
By signing this declaration, you agree that we can use your information as described. If you have any questions, please ask your Mortgage Intermediary.

I/We hereby authorise and request you to provide Suffolk Building Society with any information they may require.

	Sign	Date
Applicant 1	<input type="text"/>	<input type="text"/>
Applicant 2	<input type="text"/>	<input type="text"/>
Applicant 3	<input type="text"/>	<input type="text"/>
Applicant 4	<input type="text"/>	<input type="text"/>
Guarantor/Deputy	<input type="text"/>	<input type="text"/>

Security will be required for any loan.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.



Suffolk Building Society, Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ
0330 123 1073
bdt@suffolkbuildingsociety.co.uk
suffolkforintermediaries.co.uk

Direct Debit Mandate - (not required for additional borrowing)

It is a condition of any Mortgage Offer that your monthly payments are made by Direct Debit. Please complete all sections of the following form. Do not detach, but return it with the mortgage application form. We will send the details to your bank.

The first full monthly payment will be collected on the first of the month following completion of your mortgage. Interest from the date of completion until the end of the month will not be collected by Direct Debit and is payable separately.

If your Bank/Building Society rejects an application from Suffolk Building Society for payment by Direct Debit, a fee will be charged and debited to your account in accordance with the Society's Tariff of Charges. Copy available on request or on our website www.suffolkbuildingsociety.co.uk

Instructions to your Bank or Building Society to pay Direct Debits

Originator's identification number

8	0	0	1	7	6
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PLEASE COMPLETE THE WHOLE OF THIS FORM

Please write the name and full postal address of your Bank or Building Society branch in the Space below.

Bank/Building Society name

Bank or Building Society account number

Bank/Building Society address

Reference number

(Suffolk Building Society mortgage account number)

Postcode

Instructions to your Bank or Building Society Please pay Suffolk Building Society direct debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Suffolk Building Society and if so, details will be passed electronically to my Bank/Building Society

Name(s) of account holder(s)

Signature(s)

Branch sort code

(from the top right hand corner of your cheque book)

Date

D	D	M	M	Y	Y	Y	Y
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Banks and Building Societies may not accept direct debit instructions for some types of account
Suffolk Building Society, Freehold House, Ransomes Europark, Ipswich, Suffolk IP3 9SJ

Suffolk

Suffolk Building Society, Freehold House, 6-8 The Havens,
Ransomes Europark, Ipswich, Suffolk IP3 9SJ

Building

Society

Intermediaries

0330 123 1073

bdt@suffolkbuildingsociety.co.uk
suffolkforintermediaries.co.uk

THIS GUARANTEE SHOULD
BE DETACHED AND
RETAINED BY THE PAYER

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Suffolk Building Society will notify you 7 working days in advance of your account being debited or as otherwise agreed. If you request Suffolk Building Society to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Suffolk Building Society or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Suffolk Building Society asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

