

Mortgage Declaration

- **To be completed by the Intermediary – without this we will not be able to process your application.**
- **If you complete this stand-alone Mortgage Declaration, you are not required to also complete the Declaration attached to the back of the completed application.**

Application number:

ALL customers applying for the mortgage must be in agreement with the following declaration. In this declaration 'we' and 'us' means The Co-operative Bank p.l.c. (trading as Platform) (including its successors, assignees and transferees).

You (if there is more than one of you applying, each of you) understand, declare and agree that:

1. The information you have provided to the Intermediary in support of your application is true, to the best of your knowledge and belief. You authorise us to make enquiries to confirm the information you have provided is correct and to update Bank records as appropriate.
2. You will notify us immediately if any information given by you during your application or if any circumstances surrounding your application change between you supplying the information and us proceeding to make the Offer of Advance. Similarly, you will notify us if there are any subsequent changes in your circumstances whilst dealing with us; for example, any applications made by you in respect of any other property, or a change in your financial circumstances.
3. If the mortgage application made by you is made jointly with other applicants you shall be fully responsible for all obligations assumed by you or any other applicant (jointly and individually liable).
4. The introducer is not our agent. You agree that we may disclose information to any introducer acting for you during the application process and that we may pay to that introducer a fee for introducing this mortgage application to us. The amount of the fee that we pay will be disclosed to you in the mortgage illustration.
5. We may obtain any references we deem necessary for the purposes of confirmation, credit assessment and account management. This could be from your employer(s), banker(s), accountant(s), previous mortgage lender(s), credit reference agency/ies, government bodies or any parties that we may consider appropriate.
6. We are authorised to instruct a valuer and you understand that the valuation report is being obtained solely for our benefit to enable us to assess the value of the Property. Such a valuation report confers no rights on you, whether against us or any other person. You must, for your own protection, obtain independent advice from a surveyor or other suitable qualified professional person as to the condition and value of the Property. If we make the loan offer, you will not take that as our guarantee that the property is worth the purchase price, the valuation or remortgage sum, or that it is in good condition.
7. You will pay the costs incurred by us in dealing with this application whether or not the loan is completed. Some of these costs may not be refundable.
8. Any commission or other allowances received by us from any insurances arranged by us in respect of this advance shall belong wholly to us. We and your introducer may also receive commission from our insurance partner in respect of your insurance requirements.
9. You agree not to let the property without our consent.
10. You have not arranged any other loan, second mortgage, or improvement grant in connection with the property other than that disclosed to your Intermediary through this application process.
11. You will notify us should there be any change in the proposed occupants of the property before completion of the mortgage. Upon completion you will be given full vacant possession of the property unless the property is purchased with a buy-to-let product, in which case certain exceptions may apply.
12. If there is a guarantor we may, at our discretion, disclose to the guarantor any financial information in our possession regarding the conduct of your mortgage account.
13. You understand that if your circumstances change or we suspect fraud, we may at any time, withdraw, revise or cancel your Offer of Advance before any mortgage product to you is completed. Similarly, we may decline your application if you do not meet our lending criteria and might inform your intermediary of the circumstances surrounding either declining your application or the need for it to be referred.
14. You have read the notice entitled 'Using Your Personal Information' which describes our purposes for processing your personal data. Where you have provided information about any other person, you confirm that you have the appropriate authority and such person's consent to the processing of their personal data.
15. I authorise my intermediary to complete the direct debit mandate on my behalf as part of your application.

I confirm that all of the information I have given to my Intermediary to complete my application is correct and complete and I authorise the Intermediary to complete the application on my behalf. To the best of my knowledge and belief, the statements in this declaration are true and correct. I understand it is important that I contact the Bank immediately if any of the information I have supplied I subsequently believe to be incorrect or incomplete.

Name:..... Signature..... Date.....

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The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP.

Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

Information correct as at 04/2018.