

**TERMS AND CONDITIONS**

**I/WE APPLY FOR A LOAN FROM THE SOCIETY AS STATED ABOVE AND CONFIRM THAT:**

- 1. I am/We are not less than 18 years of age.
- 2. The answers given in this application form are true and I/we agree that:
  - (a) the information given shall form the basis upon which a mortgage advance is made by the Society
  - (b) I/We will inform the Society immediately in writing of any changes to the information given which may occur before any mortgage advance is made by the Society:
  - (c) I/We have given the information on the understanding that it will be used in the strictest confidence and that it does not place me under any obligation to buy or take up any recommendations which may be made.
- 3. Any commission or other allowances received by the Society from any insurances arranged by it in respect of this loan shall belong wholly to the Society.
- 4. Information concerning the conduct of this loan or any other held with the Society may be disclosed to or registered with any credit reference agencies or other appropriate organisations or institutions. Any such information will only be used in the making of current and future lending and credit granting decisions and attempting to prevent fraud and to enable debtors or defaulters to be traced.
- 5. Information concerning the conduct of this loan or any other held with the Society may be disclosed to or registered with any credit reference agency or other appropriate organisations or institutions only where
  - (a) the amount is in arrears and
  - (b) the amount is not in dispute and
  - (c) the customer has not made any satisfactory proposals for repayment

Otherwise no customer information will be passed to credit reference agencies without explicit consent.

**I/WE AUTHORISE THE SOCIETY:**

- 6. To make any enquiries which it may consider necessary in respect of this application, including the taking of references from employers, accountants, lenders, landlords, banks, insurance companies or from public sources.
- 7. To supply information on this form, or otherwise provided, to any insurance company/local authority to which the Society may make application for a guarantee with this loan, to the Society’s valuer and solicitor, to the insurer of the property, and any other person having a legal right to the information.

**YOUR INFORMATION**

- 8. We will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by Beverley Building Society and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.
- 9. To prevent or detect fraud, or to assist in verifying your identity, we make searches of Society records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your 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.
- 10. 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 application you may be treated as financially linked and your application will be assessed with reference to any “associated” records.
- 11. An “association” between the joint applicants and/or any individual identified as your financial partner, 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. This linking will continue until one of you successfully files a ‘disassociation’ at the credit reference agencies.

**KEEPING YOU INFORMED**

- 12. Where you borrow, or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.
- 13. You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and addresses upon request.
- 14. It is important that you read and understand the section entitled **Your Information** (including **Credit reference and fraud prevention agencies**) and also **Keeping you informed** in these terms and conditions. By signing this application, you agree that we can use this information in this way.
- 15. I/We confirm that the answers on this application are true and accurately reflect my/our mortgage requirements.

FIRST APPLICANT

SECOND APPLICANT

Signature: .....

Signature: .....

Date: .....

Date: .....

The Society may in future send you details of any new products and services which may be appropriate to your needs. If you wish to receive these details please confirm this by marking the following box with an X.