

APPLICATION DECLARATIONS

Please read the following carefully. By signing this document you confirm that you understand and make each of the declarations as listed below.

Declarations

- a) I/We hereby apply for an advance to be made in accordance with the Rules of the Society and the provisions of the Standard Security / Mortgage Deed.
- b) I/We confirm that the statements made in this fact find and the information given in this application (completed by me/us or by another on my/our behalf) are correct and to the best of my/our knowledge and belief, and that any changes that occur before completion of the advance will be advised to the Society.
- c) I/We understand that non-disclosure or giving incorrect information may mean that advice provided by the Society is no longer appropriate.
- d) I/We understand that it may be a criminal offence to make a false statement.
- e) I/We understand that failure to provide correct information and/or evidence may prevent the Society from considering this application.
- f) I/We authorise the Society to take up such references as it considers necessary and relevant to this application.
- g) I/We confirm that the difference between the mortgage obtained and the purchase price of the property will be found from my/our resources and that no additional borrowing will be required except as declared herein.
- h) I/We have never been party to a mortgage where the property has been taken into possession or given up by way of voluntary possession.
- i) I/We acknowledge and understand that a copy of this form will be passed to anyone acting for the Society including for example its legal and other professional advisors (as described in more detail in the Customer Privacy Notice).
- j) I/We acknowledge and understand that the Society's legal advisors will use our personal information which the Society will share with them (as described in more detail in the Customer Privacy Notice).
- k) I/We acknowledge and understand that the Society will divulge the confidential information contained in this application (which is personal information as described in more detail in the Customer Privacy Notice) to any person giving a personal guarantee or other security for this loan and/or to their legal advisor(s).
- l) I am/We are fully aware of the financial commitment being undertaken as a result of this mortgage.
- m) I/We fully understand that the making of the advance will not imply any warranty by the Society as to the reasonableness of the purchase price or as to the soundness of construction or state of repair of the property.
- n) I/We fully understand that the payment of fees, such as valuation or product fees, does not bind the Society to grant an advance and that I am/we are liable for any valuation fee incurred by the Society irrespective of whether the mortgage application proceeds or not.
- o) I/We fully understand that a copy of the valuation report will be made available to me/us on request for my/our information, and I/we accept the limitations of this report.
- p) I/We fully understand that any advice given by any other person in connection with any regulated investment product is completely independent and separate from the Society, and where an intermediary has introduced the mortgage to the Society, no advice or information of the type of mortgage required has been provided by the Society.
- q) I/We understand that it is my/our responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are in place throughout the life of the mortgage.

And finally:

- r) I/We understand that it is my/our responsibility to read all documents associated with the mortgage carefully so that I/we know how the mortgage will work. I/we understand that I/we can ask questions and seek clarifications from the Society at any point during the application process.
- s) I/We understand on receipt of the offer from the Society, that by signing the Standard Security or Mortgage Deed I/we will be confirming that I/we have received the mortgage offer and all documents associated with the mortgage, have had the opportunity to read them and ask any questions and accept the terms and conditions of the mortgage offer in full.

PERSONAL DATA

Your personal data is unique to you. Alongside this application form you will be provided with our Customer Privacy Notice, which sets out what personal information we gather and hold about you and what we do with that personal information.

We (the Society) will not share your personal information with any other organisation for marketing purposes, but occasionally we would like to contact you by post or email to tell you about our own products, services and special offers. Please tick the boxes below to tell us how you would prefer to be contacted. Please note, if you leave these boxes blank you will not receive these updates.

First Applicant: ☐ By Post ☐ By Phone* ☐ By Email

Second Applicant: ☐ By Post ☐ By Phone* ☐ By Email

*We will use your Main Contact telephone number.

You can change your marketing preferences at any time. Further details about how to do this, what our lawful reason is for this processing of your personal information and about your rights under data protection law including in relation to marketing are set out in our privacy notice, which will be provided to you alongside the mortgage application form. If you mislay that paper copy you can read another copy online at any time at www.scottishbs.co.uk.

Signatures acknowledging the Application Declarations and Personal Data Clauses:

First Applicant signature

X

Date

Second Applicant signature

X

Date