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Important Customer Information

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This document sets out the statements you make by applying for your mortgage and upon which we intend to rely. For your own benefit and protection everyone applying for the mortgage should read this document carefully. If you do not understand any point please ask for further information.

I/we acknowledge:

Birmingham Midshires reserves the right to reject my/our application, or withdraw their offer, without giving any reason.

no person (other than an employee of Birmingham Midshires) is empowered to make any representations or give any undertaking, on behalf of Birmingham Midshires in relation to the mortgage applied for, and Birmingham Midshires shall not be found liable for such representation or undertaking.

that Birmingham Midshires and its Valuer accept no responsibility for the accuracy of the mortgage valuation report. Where a mortgage valuation is requested, this may be carried out by a Valuer employed by a member of the Lloyds Banking Group, or by an independent panel valuer who is not an employee of a member of the Lloyds Banking Group at my cost.

that the Mortgage Valuation Report is not a Building Survey or a Survey and Valuation. If advice about the structural condition of the property is required, a Building Survey or Survey and Valuation must be obtained.

that if the Automated Valuation Model (AVM) option is selected, I/we will not receive a valuation report.

that the valuation fee will not be refunded once the valuation has been carried out.

that Birmingham Midshires will use a credit scoring or other automated decision making system when assessing my/our application.

that Birmingham Midshires, Credit Reference Agencies and Fraud Prevention Agencies will also use the records for statistical analysis about credit and about insurance and fraud.

that in order to detect and prevent mortgage fraud, the information provided in the application will be checked with and recorded by a fraud prevention agency. If false or inaccurate information is provided, and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Birmingham Midshires and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact Birmingham Midshires at Birmingham Midshires Fraud Prevention Team, Birmingham Midshires, PO Box 81, Pendeford Business Park, Wobaston Road, Wolverhampton WV9 5HZ, if you want to receive details of the relevant fraud prevention agencies. Birmingham Midshires and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

that searches will be made for similar applications that I/we have made to other lenders and if fraud is suspected, other relevant details will be shared with those lenders.

that this information may be used by other entities making financial or credit related decisions.

I/we agree:

that if a third party intermediary submitted this application on my/our behalf, Birmingham Midshires may liaise with them about any issues connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage unless otherwise instructed in writing.

that Birmingham Midshires may request additional information or confirmation of information provided in my/our application.

that Birmingham Midshires may, without notice, transfer or assign, either in whole or in part, any loan, mortgage or policies of life assurance or other security made in connection with this application to any company, person or body.

that in considering the application Birmingham Midshires will search my/our records, including previous and subsequent names of parties to an account, at Credit Reference Agencies who will add details of the search and this application to my/our record.

that Birmingham Midshires will give details of my/our account, including previous and subsequent names of parties to an account, together with details of the conduct of my/our account to Credit Reference Agencies. Failure to comply with the terms and conditions of the account will result in details being disclosed to Credit Reference Agencies, which will be seen by other organisations that make searches.

that Birmingham Midshires may undertake a search with a credit reference agency for the purposes of verifying my/our identity. To do so the agency may check the details I/we supply against my/our particulars on any database (public or other) to which they have access. A record of the search will be retained.

that Birmingham Midshires may use the information given in this application for credit assessment, including credit scoring, making enquiries and taking references relating to me/us as considered necessary.

that Birmingham Midshires may also pass any information provided in this application form, or relating to this or any subsequent or previous loan to the Council of Mortgage Lenders Possessions Register, Credit Reference Agencies, Fraud Prevention Agencies, any other lender who at any time has a charge over my/our property and other third parties, including the police. Information shared with these third parties is used only to make lending decisions and to assist with the detection and prevention of mortgage fraud.

that Birmingham Midshires may share information about the property or its value with any member of the Lloyds Banking Group or with third parties for the purpose of providing information to help in valuing properties.

that if this application is for a Regulated Mortgage Contract that I/we have seen, read and understood a copy of the Key Facts Illustration (KFI) applicable to this mortgage application.

that if this application is for a joint mortgage and loan product, references in this document to "account" mean both the mortgage and loan accounts and the application is for both a mortgage and loan.

I/we declare:

as far as I/we know, the information I/we have given in this application is true, and that if I/we provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to a criminal prosecution, and imprisonment and/or a fine; further that it may lead to a civil action against me/us for recovery of any losses that Birmingham Midshires incurs.

that when I give you information about another person, I am acting for them with their knowledge and approval. I also have their authority to agree to the processing of their personal details.

Birmingham Midshires is a division of Bank of Scotland plc.

Making a false, misleading or inaccurate declaration is a criminal offence, and may lead to prosecution of the applicant and/or the financial advisor, resulting in a fine and/or imprisonment. The applicant and/or financial advisor may also face civil action for recovery of any losses that Birmingham Midshires incurs.

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IMPORTANT – USE OF YOUR INFORMATION

To see how we use your information and how to give your consent, please read the privacy statement on our website www.bmmortgages.co.uk/security/bm_security/privacy_policy/ or ask for a printed copy of this.

We will search credit reference and fraud prevention agencies to check your identity, credit status and help us make decisions. For this application, we will assess you on your own (except for another party to this application). By submitting the application, you declare that your financial associate's finances will not affect our decision. We check your declaration and may decline the application if it is inaccurate. In order to confirm the accuracy of the income information you have provided, we may share information about you and your application with HM Revenue and Customs ("HMRC"). HMRC will help to validate whether income information provided by you is accurate. HMRC may also use the information provided to inform its risk profiling activities and to establish any mismatch with declared income.

If false or inaccurate information is provided and fraud is identified, details will be passed to these agencies to prevent fraud and money laundering. We are able to provide you with further details explaining how the information held by fraud prevention agencies may be used by reading the privacy statement at www.bmmortgages.co.uk/security/bm_security/privacy_policy/

We will use your information to contact you by mail, telephone, email, SMS or otherwise about other products and services that may be of interest to you. If you do not wish to receive this information, please visit www.bmmortgages.co.uk/security/bm_security/privacy_policy/ for details on how to opt out of this service.

We may pass your details to our chosen general insurance provider Legal and General, who may contact you to discuss Buildings and Contents Insurance cover. Legal & General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202050.

By submitting this application, you agree that we can use your information in the ways described.

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



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