

## APPLICATION DECLARATIONS

The applicant(s) is/are aware that this fact find and application is, together with any additional pages noted, to the best of their knowledge, a true record of the discussions with the mortgage adviser.

The applicant(s) is/are aware that non-disclosure or giving incorrect information may mean that advice provided by the Society is no longer appropriate.

### 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.
- b) I/We confirm that the statements made in this fact find and application (completed by me/us or by another on my/our behalf) are correct and that any changes that occur before completion of the advance will be advised to the Society.
- c) I/We understand that it may be a criminal offence to make a false statement.
- d) I/We understand that failure to provide correct information and/or evidence may prevent the Society from considering this application.
- e) I/We authorise the Society to take up such references as it considers necessary and relevant to this application.
- f) 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.
- g) 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.
- h) 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).
- i) 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).
- j) 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).
- k) I am/We are fully aware of the financial commitment being undertaken as a result of this mortgage.
- l) 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.
- m) I/We fully understand that the payment of the valuation fee does not bind the Society to grant an advance and I/we fully understand that I am/we are liable for any valuation fee incurred by the Society irrespective of whether the mortgage application proceeds or not.
- n) I/We fully understand that a copy of the valuation report will be made available to me/us for my/our information and I/we accept the limitations of this report.
- o) 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.

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## 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 and services or special offers introduced by us. If you would prefer not to receive such information in this way please tick this box.

Applicant 1  I **do not** wish to hear from you about this

Applicant 2  I **do not** wish to hear from you about this

If you do not opt-out now, you can contact us to tell us not to send further marketing 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](http://www.scottishbs.co.uk). You can also ask us for another copy when you visit any branch.

Signatures acknowledging the Application Declarations and Personal Data Clauses:

**Signed Applicant 1**

X

**Date**

**Signed Applicant 2**

X

**Date**