



Customer Confirmation

If I apply for a mortgage I confirm that I make the following statements:

I declare that:

1. I apply for a loan on the security of the property described in this application;
2. I believe the information given in this application is correct.

I authorise you to:

3. make any enquiries of any third parties for reference purposes and for the third party to disclose any information to you;
4. change the address on all my accounts held with members of your group of companies.

I agree that:

5. you and any subsidiary or associated company of yours, will retain commission paid or allowed on any insurance you arrange;
6. you may be provided, by the policy or plan provider, with any information relating to any life policy or investment plan being taken into consideration by you in connection with this mortgage;
7. I will notify you of any changes in circumstances relating to my purchase or mortgage before it is entered into and I authorise my conveyancer to disclose such information to you;
8. relevant data may be passed to any guarantor of my loan or to their legal adviser;
9. where I am making this application with one other joint applicant (but not more than one other), following completion you may act on the request of either of us for a payment arrangement, payment holiday or the release of any retained funds or drawdown of reserve/credit available under the mortgage. I also agree that such a request may be made in person, in writing, by telephone or online.
10. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt and my details may be submitted to the Council of Mortgage Lenders possessions register;
11. I have received information explaining property assessments.
12. I have received an Initial Disclosure Document and a Key Facts Illustration relating to this mortgage.

I understand that:

13. the payment of any fees is non-refundable and shall not mean that you have to make an advance;
14. if I/we choose a Homebuyers Survey and Valuation Report, you will choose the valuer for the property assessment and that it is the valuer's responsibility to agree the Conditions of Engagement for the private survey element with me;
15. when considering an application for credit, you may use the information supplied to you to offer additional products.

Data Protection Notice

To see how we use your information, please read the privacy statement on our website www.halifax.co.uk/privacy or ask for a printed copy of this.

We will use your information to contact you by mail, telephone, e-mail, SMS or otherwise about any other products and services that may be of interest to you. If you do not wish to receive this information please advise your local branch or visit www.halifax.co.uk/privacy for details on how to opt out of this service.

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). If you submit an 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.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how information held by fraud prevention agencies may be used can be obtained by reading the privacy statement at www.halifax.co.uk/privacy or contacting your local branch.

If you apply for a mortgage you agree that we can use your information in the ways described.

Remortgage Customer Authority**(where applicable)**

1. I authorise you or any conveyancers acting for you in connection with the proposed remortgage of my property:
 - to obtain the title deeds to the property;
 - to obtain a repayment figure from my/our current lender(s).
2. I confirm that I will make my own enquiries about and pay any fees or charges made by my current lender in connection with the repayment of my existing mortgage (including any administration fees made in respect of sending the title deeds to your conveyancer and providing a repayment figure and any fees in connection with my existing mortgage).
3. I understand that your conveyancer is only representing you and that if I want independent legal advice at any stage of this transaction I will obtain and get it myself.
4. I understand that you may not arrange for an inspection of the property to be carried out. I further understand that you will not routinely tell me what your assessment of the value of the property is.

I understand that, if you are prepared to make me a loan, I must not rely upon any assessment made as an indication of the value of the property. You have informed me and I accept that, if I require any information about the value or condition of the property or about any health and safety issues, it is my responsibility to obtain independent advice before I go ahead with the remortgage of the property.

Land Registry

I authorise your conveyancer to obtain copies of any document held at any of the land registries in England and Wales, Scotland and Northern Ireland.

Company information

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Registered Office: The Mound, Edinburgh EH1 1YZ.