

SUPPLEMENTARY DECLARATION

Mortgage Account Number

The information provided in this form is supplementary to the application form that you have already signed, dated and has formed the basis of your Offer (the "Application Form")

INSURANCE REQUIREMENTS

Please answer all of the following questions.

Your mortgage application may be delayed if these sections are not completed.

We have made arrangements with Legal & General Insurance Limited to provide insurance services. Please note that contents insurance is not available for Buy to Let products.

Buildings / Buildings & Contents

Adequate Buildings Insurance for the mortgaged property is a condition of the loan. You should also insure the contents. Flats – under the terms of the lease the buildings insurance is usually the responsibility of the freeholder. We can help with your insurance requirements through our arrangement with Legal & General Insurance.

Please tick the box if you DO require Legal & General to contact you with regards to a Home Insurance quotation.

If you arrange Buildings Insurance cover through an alternative insurer, an administration fee will be payable.

Please note that full cover details will need to be supplied to us and failure to do this may result in a delay in processing your mortgage.

Mortgage Payment Protection Insurance

Platform strongly recommends that you take out accident, sickness and involuntary unemployment insurance known as mortgage payment protection insurance, in connection with your mortgage application. Following the Government's changes to income support, it is clear that protecting you and your family has never been more important.

We can help you with your insurance requirements through our arrangement with Legal & General Insurance.

Please tick the box if you DO require Legal & General to contact you with regards to a Mortgage Payment protection Insurance quotation.

I /We confirm that I/we have read and understood the insurance requirement recommendations.

Applicant 1 Tick box

Applicant 2 Tick box

Signed

Date

Signed

Date

Platform and your Introducer may receive commission from Legal & General in respect of your insurance requirements. Legal & General Insurance Limited, Temple Court, 11 Queen Victoria Street London EC4N 4TP, is authorised and regulated by the Financial Services Authority for insurance business. Legal & General is not part of the Platform group. Platform do not charge any fees for introduction to Legal & General Insurance Company.

DECLARATIONS, CONSENTS AND AUTHORITIES

YOUR DECLARATION


This section is to be signed by ALL customers applying for the mortgage

I (if there is more than one of us applying, each of us) understand, declare and agree that

- (1) I am/we are over 18 years of age.
- (2) this form has been completed by myself or at my dictation and that the information given is true to the best of my knowledge and belief and all material information as explained above has been disclosed and is full and correct in every detail. I authorise the Company to make enquiries to confirm this information and to update my Group records where appropriate.
- (3) if the Mortgage Application is made by me jointly with other applicants I shall be fully responsible for all obligations undertaken by me or any other applicant ("jointly and individually liable").
- (4) if any answer has been written by any other person, that person shall for that purpose be regarded as my agent acting on my behalf and not the agent of the Company/insurers.
- (5) the introducer is not an agent of the Company.
- (6) my Solicitor shall disclose to the Company all information relevant to the Company's (on behalf of Platform Funding Limited) decision to lend and that I waive any right to claim solicitor/client confidentiality or legal privilege in respect of such information.
- (7) the Company and/or any Introducer may obtain such references as you may deem necessary for purposes of confirmation, credit assessment and account management from my employer(s), bankers(s), accountant(s), previous mortgage lender(s), landlord(s), credit reference agencies, government bodies or any parties as you may consider appropriate.
- (8) this application may also include an application for insurance in the normal Terms and Conditions of the Insurer's Policy and shall be incorporated in and form part of the insurance contract.
- (9) the Company and/or Introducer may disclose/obtain any information pursuant to the arrangement and ongoing administration of property insurance, mortgage payment protection insurance and/or mortgage indemnity insurance.
- (10) insurance cover will not begin until the insurance proposal has been accepted.
- (11) there is a choice of law for this insurance cover, but unless the insurer agrees otherwise, English Law applies.
- (12) the Company's Complaints Procedure has been or will be advised to me.
- (13) the Company is authorised to instruct a valuer, and I understand that the valuation report is being obtained solely for the benefit of the Company (and Platform Funding Limited) to enable it to assess the value of the Property and such valuation report confers no rights on me whether against the Company or any other person. I must, for my own protection, obtain independent advice from a surveyor or other suitably qualified professional person as to the condition and value of the Property.
- (14) I will pay the costs incurred by the Company in dealing with this application whether or not the loan is completed, some of these costs may not be refundable.
- (15) any commission or other allowances received by the Company from any insurances arranged by it in respect of this advance shall belong wholly to the Company.
- (16) I undertake not to let the property without the Company's consent.
- (17) I have not arranged any other loan, second mortgage or improvement grant in connection with the property.
- (18) if approved the Company (on behalf of Platform Funding Limited) may make the payment for the advance (less any deductions) to the Company's Solicitors.
- (19) I will notify the Company should there be any change in the proposed occupants of the property before completion of the mortgage.
- (20) my income is and shall be sufficient to meet the payments upon the mortgage that I am applying for.
- (21) where an interest only or part interest product is chosen, it is my responsibility to arrange a suitable way of repaying the loan at the end of the term of the mortgage.
- (22) I will be given full vacant possession of the property upon completion, unless the property is purchased with a buy to let product in which case certain exceptions may apply.
- (23) I have no other applications pending with either the Company and/or any other lender on any other property, and I will keep the Company informed of any applications on any other properties up to the point of completion.
- (24) I will notify the Company immediately if any information given by me on this form, or if any circumstances surrounding my application, change between the furnishing of the information and the Company proceeding to make the Offer of Advance or thereafter in my dealings with the Company.
- (25) I understand that by entering into this mortgage I shall not become a member of Britannia Building Society.
- (26) the Company acts as administrator for and on behalf of Platform Funding Limited.
- (27) the Company may decline the Mortgage Application without stating a reason.

By ticking the following box, I confirm that I DO want to receive information about products, special offers or services of the Company or Britannia group (respectively the "Company", and the "Group" as defined overleaf).

I have the right, subject to applicable law, to request a copy of the personal data that you hold about me (for which you may charge a small fee) and to correct any inaccuracies. I will ensure that any co-applicant or guarantor whose details I supply is aware that he or she also has this right in respect of personal information you hold about them. Any such request or complaint should be addressed to the Compliance Officer, Platform, Exchange Tower, 2 Harbour Exchange Square, London E14 9FR.

 By returning this completed form I confirm that I have read and agreed to the above statements, as well as the section entitled "Data Protection Notice" overleaf and I agree to the Company and other members of the Group processing (including transferring) my personal data (including any information about any third party whose details I supply) as detailed above and in the Data Protection Notice. I confirm that I am entitled to disclose information about any co-applicant, guarantor and anyone else to whom I refer or whose details I supply, that I have informed those individuals how their information will be used and am entitled to agree to use of their personal data as detailed.

PLEASE ENSURE THAT BOTH SIDES OF THIS FORM ARE FULLY COMPLETED



DATA PROTECTION NOTICE

Platform Home Loans Limited whose principal office is Exchange Tower, 2 Harbour Exchange Square, London, E14 9FR, Platform Funding Limited (or any or all of their respective successors in title, assignees and transferees (whether legal or equitable or whether by absolute assignment, transfer, assumption or by way of novation or security only)), other companies within the Platform Home Loans group or their agents, service suppliers or representatives and any introducer involved in respect of this application (each hereafter individually and jointly referred to as the "Company") may use the information provided to it or which it obtains, in a number of ways. Details of companies within the Platform Home Loans group are available at the above address on request. The following paragraphs detail the ways in which the Company and others can use relevant information.

Each Company entity may exchange with and disclose information relating to me to other Company entities, to any parent company of any Company entity (including Britannia Building Society), to any subsidiary or affiliate companies, authorised agents or representatives of any such parent, including Western Mortgage Services Limited (each hereafter individually and jointly referred to as the "Group"). A list of Britannia group companies is available upon request from Britannia Building Society, Britannia House, Cheadle Road, Leek, Staffordshire ST13 5RG. Information will be used and disclosed for the purposes identified below. In this document, references to "information", "my information" or "information relating to me" etc. will include information relating to any third party whose details I supply.

Purposes

- I agree that the Company and the Group may use information as follows:
 - To administer any product it provides me with (including debt tracing and recovery) or otherwise perform its obligations or exercise its rights under this Agreement or any other applicable agreement with me;
 - Platform is continually looking to improve its systems to provide a more efficient service. As part of this process, it may be necessary to use information provided by our customers for the purpose of system testing. Platform will ensure that any testing is carried out in a secure and controlled environment.
 - For the purposes of market research, developing goods and services, statistical and business analysis and creating and maintaining a customer profile;
 - To assess my purchasing preferences and profile so that the Company or Group may review, develop and improve the services it offers and to enable it to provide me with further marketing offers;
 - To introduce me to, or pass my information (including details of my purchasing preferences) to other entities within the Group or to third parties for marketing purposes. The Company and/or they may wish to contact me by mail, telephone, e-mail, fax, short message system or other electronic means, in person or otherwise about special offers, products and services. These third parties may advise the Company or Group whether I have expressed an interest in their offers, products and services. I can tick the box in the declaration section ("Your Declaration") if I do not wish to receive these offers. Where the Company or Group gives me discounts, offers, vouchers etc. which are provided by a third party, I agree that the Company or Group can pass on my relevant contact details so they can be sent to me;
 - I understand if my application does not proceed to completion, information relating to me or any third party whose details I supply may be held on the Company's and the Group's customer system/s and may still be used for direct marketing and statistical analysis unless I request otherwise at any time;
 - To disclose information to appropriate regulatory authorities (including regulators of voluntary codes of practice) as reasonably necessary or desirable to comply with legal requirements; and
 - To assess further applications for additional loans and to review my total relationship with the Company or the Group.
- In order to consider my application, I authorise the Company or Group to check my record at a credit reference agency/ies who will supply information relating to me including information from the Electoral Register. Even if my application goes no further, the agency/ies will add details of this search and my application to their records which are made available to third parties. Information held about me by the agency/ies may already be linked to records relating to one or more of my partners about applicants or guarantors. For the purposes of this application I may be treated as financially linked and my application will be assessed with reference to any "associated" records.
- I confirm that I am entitled to disclose information about my joint applicant and/or anyone else referred to by me and I authorise the Company or Group to search, link, record or otherwise use information at credit reference agencies about me and/or anyone else referred to by me. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a 'disassociation' at the credit reference agency/ies. Credit searches and other information which is provided to the Company or Group and/or the credit reference agency/ies about me and those with whom I am linked financially, may be used by the Company or Group and other companies if credit decisions are made about me, or other members of my household.
- I understand that if I borrow and do not repay in full and on time or deliberately fail to pay following a change of address without notice, the Company or Group may tell credit reference agency/ies who will record the outstanding debt. If there are arrears on the account the Company is under a legal duty to notify any person who is guaranteeing my obligations that the arrears have arisen and the amount of them. Such information will also be disclosed in documents which may be sent to a court. Details of the arrears are also filed with a credit reference agency/ies. If the Company or Group obtains possession of my home, details will also be passed to the Council of Mortgage Lenders for entry onto their Register of Possessions.

I/we confirm that, where I/we have self certified my/our income on the mortgage application, I/we have considered the financial implication to me/us, and can afford the repayments on the amount of loan applied for. I/we am/are aware that the company have not obtained independent confirmation of the amount declared.

Signatures of all applicants in full:

1		Date	2		Date
3		Date	4		Date

Security is required for all Secured Loans.

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

PLEASE ENSURE THAT BOTH SIDES OF THIS FORM ARE FULLY COMPLETED

- I acknowledge that the information does or may include information about my physical or mental health or criminal records and similar information relating to third parties. Such information may be processed only as necessary for the Purposes described herein.
- I authorise the Company or Group to make such enquiries, including searches with fraud prevention agency/ies, to confirm the accuracy of the information I provide relating to me or a third party where this is done in the interests of fraud prevention and detection, as considered necessary in relation to my application, account, or other requirements. They may also pass information to financial and other organisations involved in fraud prevention to protect them and their customers from theft and fraud.

In particular, I understand the Company or Group may share information with insurers and third parties to prevent fraudulent claims including amongst other organisations, participants of the Creditor Insurance Anti-Fraud Register (CIAFR) operated by Equifax Europe (UK) Limited. A list of participants is available on request. The information supplied on this application form and any claim form, together with other information relating to the claim, will be provided to CIAFR participants or the Company may seek information from other insurers and CIAFR participants to check the answers I have provided and I authorise the giving and such use of information for such purposes.

- If the Company reasonably believe that I have given them false or inaccurate information and they suspect fraud, I understand they will record this with fraud prevention agency/ies. The Company or Group and other companies may use this information to make decisions about me or others at my address on credit or credit-related services, or motor, household, life or any insurance facilities, for identity verification, debt recovery and tracing, and claims assessment.
- I am aware that I can telephone the Company on 020 7512 4006 if I want to have details of those credit reference and fraud prevention agencies from which the Company obtains and with whom the Company records information about me.
- I understand the Company will use a credit scoring or other automated decision making system when assessing my application and will make periodic searches of Group records, credit reference and fraud prevention agency/ies to manage my account, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess my ability to obtain credit.
- I understand that information for related insurances which is provided on this form or on any claim I may make, will be used to consider my proposal, administer my policy and deal with any claims. I agree to it being supplied to Insurance Database Services Ltd (IDS Ltd), so that it can be made available to other insurers and financial institutions. These records are to help them assess the insurance risk in relation to myself and members of my household and preventing fraud. In response to any searches the Company may make in connection with this application or any claim, IDS Ltd and fraud prevention agencies may supply information they have received from other insurers about claims I have made and the Company or Group will record the appropriate information supplied.

Recipients

- I understand that the Company or Group may pass any information or documents held by it or provided to it to:
 - any actual or proposed transferee or assignee of or party taking security over this Agreement or any other agreement with me or the loan or any insurance;
 - the provider of funds for the loan;
 - any other party with whom the Company or Group is considering entering into a contractual arrangement in relation to the loan or this Agreement or any other agreement with me. In the event of any potential or actual assignment, transfer, assumption or securitisation of the Company's or Group's rights and/or obligations under any loan that may be made to me, or any other transfer, assumption or disposal of such rights and/or obligations, the Company or Group may pass any information in its possession to any interested or potentially interested person, who shall also benefit from any consent granted to the Company or the Group hereunder;
 - legal and regulatory authorities and any other body having a legal right to or reasonably requests access to the information and anyone I appoint to administer or operate my account;
 - credit reference, fraud prevention and other third parties as identified above.
 - third parties who offer associated insurances. Relevant data will be passed to third parties (including Legal & General and other insurers) to enable them to offer insurance and other services directly to me.
- I agree that the information that the Company or Group holds/shares about me may be disclosed to any other party:
 - as detailed in this notice or associated application forms or documentation or at my request or with my consent;
 - to agents and others in connection with running accounts and services for me;
 - to investigate or prevent fraud; and
 - if the law permits it or it is in the public interest.

International Transfers

- I understand that the above activities may be undertaken in and transfers of information may be made to countries worldwide in which the Company or Group is established, including those without data protection laws or which may not afford me the same level of protection regarding my personal information as in the United Kingdom.

Monitoring

- The Company or Group may record and/or monitor telephone conversations or intercept electronic or other communications including email for the purposes of security, internal training, accurate account operation, internal customer monitoring and to improve the quality of services to me and otherwise for purposes identified above in this document.