

# CUSTOMER CONFIRMATION

## CONSUMER BUY TO LET

**This page should be read and retained by all customers.**

You will be sent a Customer Confirmation through the post. It sets out the statements you make on which Birmingham Midshires intend to rely. An example of this is set out below.

<b>If I apply for a mortgage I confirm that I make the following statements:</b>	
<b>I declare that:</b>	<p>I apply for a loan on the security of the property described in my application.</p> <p>I am applying for a Consumer Buy to Let Mortgage.</p> <p>The property will be occupied as a home on the basis of a rental agreement and will not be occupied by me or a member of my family.</p> <p>I believe the information given in my application is correct.</p>
<b>I agree that:</b>	<p>If a third party submitted this application on my behalf Birmingham Midshires may liaise with them about any issues connected with my mortgage application, including any complaint about my mortgage application unless otherwise instructed in writing.</p> <p>You and any subsidiary or associated company of yours, will retain commission paid or allowed on any insurance you arrange.</p> <p>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.</p> <p>I have received information explaining property assessments.</p> <p>I have received a Mortgage Illustration relating to the mortgage for which I am applying.</p>
<b>I understand that:</b>	<p>If any up front fee that I am asked to pay to you is described in my illustration as being non-refundable, this means that if I do not proceed with the application for any reason, or if you reject my application for a valid reason, I will be unable to recover the fee. Examples of why you might refuse my application include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• where it has not been possible to verify my stated income;</li> <li>• where it is discovered that I or any joint applicant have provided false or incomplete information;</li> <li>• where it is discovered that a problem with my property makes it unsuitable as security;</li> <li>• where a property assessment reveals that my property is worth less than I originally indicated;</li> <li>• where you have a reasonable suspicion of fraud and/or other forms of financial crime.</li> </ul> <p>I also understand that you may reject my application at any time at your absolute discretion. However, if you choose to rely on this right, I will be able to recover the up front fees which I have paid to you.</p> <p>If I choose a 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.</p>
<b>Remortgage customer authority (where applicable):</b>	<p>I authorise you or any conveyancers acting for you in connection with the proposed remortgage of my property:</p> <ul style="list-style-type: none"> <li>• to obtain the title deeds to the property;</li> <li>• to obtain a repayment figure from my current lender(s).</li> </ul> <p>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 repayment fee in connection with my existing mortgage).</p> <p>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 arrange it myself.</p> <p>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 the assessment of the value of the property is.</p> <p>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.</p>
<b>Land Registry:</b>	<p>I authorise the conveyancer to obtain copies of any document held at any of the land registries in England and Wales, Scotland, Northern Ireland and Isle of Man.</p>

# PRIVACY NOTICE

## Who looks after your personal information

Your personal information will be held by Bank of Scotland plc which trades as Birmingham Midshires. BM Solutions is a brand of Birmingham Midshires. Bank of Scotland is part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

## Our full privacy notice

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please access our full privacy notice at <http://www.bmmortgages.co.uk/existing-customers/security-and-privacy/> or ask us for a copy.

## How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

## Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customer's needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

## Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

## Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

## What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

## Other individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

## How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

## How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

## Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at <http://www.bmmortgages.co.uk/existing-customers/security-and-privacy/> or you can ask us for a copy.

## How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using <http://www.bmmortgages.co.uk/contact-us/> You can also call us on 0345 300 2627.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on 0345 300 2627 and tell us you want to speak to our Data Privacy Officer.

## Version control

This notice was last updated in May 2018.