

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 Halifax intend to rely. An example of this is set out below.



Mortgage Illustration

## CUSTOMER CONFIRMATION

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

**I declare that:**

I apply for a loan on the security of the property described in my application.

I will personally occupy the property; or

The mortgaged property will be occupied by a member of my family, or used as my second home.

I believe the information given in my application is correct.

**I authorise you to:**

Make any enquiries of any third parties for reference purposes and for the third party to disclose any information to you.

**I agree that:**

You and any subsidiary or associated company of yours, will retain commission paid or allowed on any insurance you arrange.

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.

If I borrow and do not repay in full and on time, Halifax may tell credit reference agencies who will record the outstanding debt.

Any personal information I provide may be shared with the other parties connected with the application. If my mortgage is part of a lending scheme, for example Help to Buy, information about me, my property and my mortgage application and the conduct of my mortgage account, including any arrears, may be shared with and used by the Scheme Administrators and other third parties (including any insurers) for the purposes connected with the scheme, including auditing compliance with the scheme, management of the scheme and the processing of any claims made.

You may share the information about me and my application with HM Revenue and Customs "HMRC". This will help you to validate whether the income details provided to you are accurate. HMRC may also use the information for its own risk profiling activities and to establish any mismatch with declared income.

I have received a Mortgage Illustration relating to the mortgage for which I am applying.

**I understand that:**

If any up front fee that I am asked to pay to Halifax is described in my illustration as being non-refundable, this means that if the application does not proceed for any reason, I will be unable to recover the fee. Examples of why Halifax might refuse my application include, but are not limited to:

- where it has not been possible to verify my stated income;
- where it is discovered that I or any joint applicant have provided false or incomplete information;
- where it is discovered that a problem with my property makes it unsuitable as security;
- where a property assessment reveals that my property is worth less than I originally indicated;
- where Halifax has a reasonable suspicion of fraud and/or other forms of financial crime.

I also understand that you Halifax may reject my application at any time at its absolute discretion. However, if Halifax chooses to rely on this right, I will be able to recover the up front fees which I have paid to you Halifax.

If I choose a Homebuyer's Survey and Valuation Report, Halifax 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.

**Data Privacy Notice**

My information will be held by Bank of Scotland plc, which trades as Halifax, part of the Lloyds Banking Group. More information on the Group can be found at [www.lloydsbankinggroup.com](http://www.lloydsbankinggroup.com)

My personal information will be shared within the Lloyds Banking Group to enable you to better understand my needs, run my accounts, and provide products in the efficient way that I expect.

You will share my personal information from my application with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified, details of this fraud will be passed to these agencies to prevent fraud and money laundering. Further details explaining how information held by the fraud prevention agencies may be used can be obtained by reading the privacy notice at [www.halifax.co.uk/securityandprivacy/privacy](http://www.halifax.co.uk/securityandprivacy/privacy) or contacting my local branch.

**Data Privacy Notice  
(continued)**

Where insurance on the property hasn't been arranged I understand you may pass relevant details to your chosen insurance provider for the purpose of providing a building/contents insurance quotation.

If I have taken advantage of your remortgage incentive, I understand you may need to pass my details to your chosen conveyancer so they can carry out the legal work.

You may obtain information about me from credit reference agencies and Group records to check my credit status. The credit reference agency enquiries may be seen by other companies making their own enquiries and may affect my ability to obtain credit elsewhere in the future. You may also use credit scoring.

If this is a joint application we are giving you permission to search and record information in respect of us both, and create a link between our financial records at credit reference agencies which will remain until we successfully apply for a "notice of disassociation" at these agencies.

You may ask me to provide physical forms of identity verification or search the files of credit reference agencies which will keep a record of your search, whether or not my application proceeds. This is not seen or used by lenders to assess my ability to obtain credit.

Lloyds Banking Group companies may use my information to contact me by mail, telephone, email or text message about products and services that may be of interest to me. If I do not wish to receive this information I can change my preferences at any time by calling you, writing to you, contacting my local branch or by updating them online.

To understand how the personal information I give you will be used, you strongly advise that I read your Privacy Statement. This can be found at [www.halifax.co.uk/securityandprivacy/privacy](http://www.halifax.co.uk/securityandprivacy/privacy) or I can ask you for a copy. By continuing with this application, I agree to my personal information being used in the ways you describe. I will contact you if I have any questions.

Where my mortgage application has been taken by a broker, information regarding my application and valuation may be passed on to my broker.

If I apply for a mortgage, I agree that you can use my information in the ways described.

**REMORTGAGE CUSTOMER AUTHORITY  
(where applicable)**

I authorise Halifax or any conveyancers acting for Halifax in connection with the proposed remortgage of my property:

- to obtain the title deeds to the property;
- to obtain a repayment figure from my current lender(s).

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 Halifax's conveyancer and providing a repayment figure and any repayment fee in connection with my existing mortgage).

I understand that Halifax's conveyancer is only representing Halifax and that if I want independent legal advice at any stage of this transaction I will arrange it myself.

I understand that Halifax may not arrange for an inspection of the property to be carried out. I further understand that Halifax will not routinely tell me what the assessment of the value of the property is.

I understand that, if Halifax is prepared to make me a loan, I must not rely upon any assessment made as an indication of the value of the property. Halifax has 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 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.

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