

## Lending Variations - Mortgage Declaration

- **TO BE COMPLETED BY THE INTERMEDIARY** - without this, we will not be able to process your information request and send you a link to request a Mortgage Illustration from us.
- Submission of this form must be sent via your Platform registered email address.
- Please note, this Mortgage Declaration relates to yours and our obligations, as well as those of your clients, and the sharing of data and information. You will also be required to complete a Declaration similar to the below within the full application form.

**Existing Mortgage Account Number:**

(Mortgage Account Numbers will start 13...)

1	3							
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**Applicant 1 Name:** .....

**Applicant 2 Name:** .....

**Transaction type being applied for (please tick):**

Port	<input type="checkbox"/>	Port with Further Advance	<input type="checkbox"/>
Further Advance	<input type="checkbox"/>	Transfer of Equity and Further Advance	<input type="checkbox"/>
Transfer of Equity	<input type="checkbox"/>	Port with Transfer of Equity	<input type="checkbox"/>
Port with Transfer of Equity and Further Advance	<input type="checkbox"/>	Further Advance with Term Amendment	<input type="checkbox"/>

ALL customers applying for this lending variation must be in agreement with the following declaration. It is your obligation to ensure your client(s) is made fully aware of the contents of this Mortgage Declaration and the way in which we will interact with and share information with you as an intermediary, for the purpose of this request and transaction.

In this Mortgage Declaration, 'we', 'us', 'our' and 'Platform' means The Co-operative Bank p.l.c. (trading as Platform) (including its successors, assignees and transferees).

**You UNDERSTAND, DECLARE AND AGREE THAT:**

1. You are already fully registered with Platform and have an active registration with us.
2. The information that you provide to us in support of this request, any Mortgage Illustration request and a full application is true and accurate to the best of your knowledge and belief. If necessary, you authorise us to make enquiries to confirm the information you have provided is correct and to update our records as appropriate.
3. Your client is aware and fully consents to us sending information about their mortgage, as well as a Mortgage Illustration, back to you via email which will be encrypted and password protected. You and your client also consent to us sending information about their mortgage to your admin team/contact email address (if applicable).

4. Your client has been made aware that they will receive a copy of the 'Using your personal information' document from you. This will explain how the Bank will use, collect and process personal information that is provided to us by you and your client. You can download this document from the 'Literature' section of the Platform website before emailing it to your client.
5. You will notify us immediately if any information given by you as part of the information request / Mortgage Illustration request / full application changes, between you supplying the information to us and us proceeding to send information and documentation back to you. Similarly, you will notify us if there are any subsequent changes in your client's circumstances whilst dealing with us; for example, any applications made by your clients in respect of any other property, or a change in their financial circumstances.
6. If the mortgage application made by your client is in respect of a joint mortgage, all joint applicants for the mortgage will be liable, both jointly and individually, to observe and perform all borrower obligations under the mortgage once it is completed.
7. You as an introducer are not our agent. Your client agrees that we may disclose information to any introducer acting for them throughout this process and that we may pay you a fee for introducing this mortgage application to us. The amount of the fee that we pay will be disclosed to your client in the Mortgage Illustration.
8. We may obtain any references we deem necessary for the purposes of confirmation, credit assessment and account management. This could be from your client's employer(s), banker(s), accountant(s), previous mortgage lender(s), credit reference agency/ies, government bodies or any parties that we may consider appropriate.
9. We are authorised to instruct a valuer and your client understands that the valuation report is being obtained solely for our benefit to enable us to assess the value of the property to be charged to us as security for the loan ('the Property'). Such a valuation report confers no rights on your client, whether against us or any other person. Your client must, for their own protection, obtain independent advice from a surveyor or other suitable qualified professional person as to the condition and value of the Property. If we make the loan offer, your client will not take that as our guarantee that the Property is worth the purchase price, the valuation amount or the remortgage sum, or that it is in good condition.
10. Your client will pay the costs incurred by us in dealing with this application whether or not the loan is completed. Some of these costs may not be refundable.
11. We and you as introducer may also receive commission from our insurance partner in respect of your client's insurance requirements.
12. For residential applications, your client agrees not to let the property without our prior consent in writing.
13. Your client has not arranged any other loan, second mortgage, or improvement grant in connection with the Property other than that disclosed to you through this application process.
14. Your client will notify us should there be any change in the proposed occupants of the Property before completion of the mortgage. Upon completion, they will be given full vacant possession of the Property unless the Property is purchased with a buy-to-let product, in which case certain exceptions may apply.
15. Your client understands that if their circumstances change or we suspect fraud, we may at any time, withdraw, revise or cancel the offer of loan before any mortgage product is completed. Similarly, we may decline their application if they do not meet our lending criteria and might inform you of the circumstances surrounding either declining the application (although we are not obliged to do so) or the need for it to be referred.
16. You are also responsible for the safe handling and management of your client's data and information, as well as your obligations under the prevailing data protection legislation.
17. Your client is aware that if their Direct Debit details are changing, they will need to complete, sign and return a new Direct Debit mandate to us.
18. Where necessary, you have been authorised by your client to complete the Direct Debit mandate on their behalf as part of your application.
19. You, as intermediary, have complied with the requirements on your part as detailed above, and have already previously signed up to and agreed to our Terms of Business for Intermediaries (which you confirm, by signing this form, that you have been provided with and read).

I confirm that I am acting on behalf of the applicant(s) in connection with their mortgage requirements and I am authorised to complete this application on their behalf. I have informed the applicant(s) at the time that the information contained in this form will be used and disclosed in the following ways and they consent to this:

1. Any details provided by the applicant(s) or relating to this application will be held in Platform's records;
2. Platform will disclose details about the applicant(s) and this application to the Credit Reference and Fraud Prevention Agencies who may make them available to subscribing lenders. The applicant(s) is/are aware of the importance of providing accurate information and that any false or inaccurate information will be made available to Credit Reference and Fraud Prevention Agencies;
3. Platform may share information about the applicant(s) and the application with HM Revenue & Customs ('HMRC') to check the accuracy of the information which has been provided to us. HMRC may use the information that we provide to them to inform its risk profiling activities and to establish any mismatch with declared income; and
4. Under the rights available to data subjects under the Data Protection Act (DPA 2018), applicants have the right to obtain a copy of the information held about them.

**I confirm that all of the information I have given and will continue to provide as part of the Mortgage Illustration request and application is correct and complete and I am authorised to complete this on behalf of my client. To the best of my knowledge and belief, the statements in this declaration are true and correct. I understand it is important that I contact the Bank immediately if any of the information I have supplied is subsequently believed to be incorrect or incomplete.**

Introducer:

Registered Platform company name: .....

Mobile telephone number:.....

Active Platform registered email address:.....

Admin team/contact email address (if applicable): .....

Broker name: ..... Broker signature:.....

Date: .....

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP.

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