

## Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Aldermore Bank PLC  
PO Box 363  
Wilmslow  
SK9 0BT

### FOR ALDERMORE BANK PLC OFFICIAL USE ONLY

This is not part of the instruction to your Bank / Building Society

Please arrange for the payment to be taken on the \_\_\_\_\_ day of each month.

If a non-banking day, payment is taken on next banking day. Please note, we do not allow DD dates of the 29th, 30th or 31st of any month to be selected.

If left blank, the default will revert to the date captured within the application form.

Name(s) of account holder(s)

  

Service user number

4 3 4 3 1 1

Bank/building society account number

Mortgage account number:

Branch sort code

### Instruction to your bank or building society

Please pay Aldermore Bank PLC Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Aldermore Bank PLC and, if so, details will be passed electronically to my bank/ building society.

Name and full postal address of your bank or building society

To: The Manager	Bank/Building Society
Address	
Postcode	

Signature(s)

Date

Please note that this form needs to be downloaded and saved before completing, in order for the digital signature function to work.

Banks and building societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the payer.



## The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit Aldermore Bank PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Aldermore Bank PLC to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by Aldermore Bank PLC or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society - if you receive a refund you are not entitled to, you must pay it back when Aldermore Bank PLC asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

# Application declaration – to be signed and retained by all applicant(s)

For your own benefit and protection you should read this declaration carefully before signing. It should be read in conjunction with your Application Summary Form. If you do not understand any part please ask for further information.

In this declaration “I”, “me”, “my”, “mine” means each of the applicants to the mortgage application and “the Lender” means Aldermore Bank Plc (and its successors, transferees and assigns).

By applying for a mortgage I confirm (or, as applicable, confirm my understanding of) the following:

## 1. Applications and Representations

The Lender reserves the right subject to any legal or regulatory obligation, to reject my application without giving any reason or withdraw any offer of a mortgage in accordance with (and subject to) the offer's terms, without giving any reason. No person (other than an employee of the Lender) is empowered to make any representations or give any undertaking on behalf of the Lender in relation to the mortgage applied for and the Lender shall not be liable for any such representations or undertakings made.

## 2. Intermediaries

I agree that if a third-party intermediary submitted this application on my behalf the Lender may liaise with, and supply information to, this third-party about any matters connected with my mortgage application and my mortgage, including any complaint about my mortgage application or mortgage, unless otherwise instructed by me.

## 3. Illustration

I have seen and read a copy of the Mortgage Illustration applicable to this mortgage application.

## 4. Fees

I am aware that where it is so indicated in the Mortgage Illustration or Offer, a fee is not refundable.

## 5. Valuation

That even though I may be provided with a copy of the Mortgage Valuation Report by them, the Lender and the Valuer accepts no responsibility to me for the accuracy of any Mortgage Valuation Report in respect of any property. Any such Mortgage Valuation Report is not a Building Survey or a Survey and Valuation and is intended for the Lender's valuation purposes only, with limited information because of the nature of the inspection. If advice about the structural condition of a property is required, a Building Survey or Survey and Valuation must be obtained by me.

## 6. Privacy Notice

I have been provided with a copy of the Lender's Privacy Notice, a copy of which is attached to this declaration and which explains:

1. How and why the Lender may collect and use my personal data
2. My rights under relevant data protection laws.

## 7. Association

Another person's records will be “associated” with mine by the Lender when:

1. There is a joint application
2. I advise the Lender of a financial association with another person
3. Credit Reference Agencies have existing linked or associated records.

This “association” will link records at credit reference agencies and may be taken into account in any future credit applications made by the relevant individuals. This shall continue until one person applies to the credit reference agencies and is successful in filing a “disassociation”. Therefore, I MUST ensure when making a joint application or advising the Lender of some other financial association that I am entitled to:

1. Disclose information about joint applicants and anyone referred to by me
2. Authorise the Lender to search, link or record information at credit reference agencies about me and anyone referred to by me.

## 8. Assignment

The Lender may subject to any legal, regulatory or contractual obligation, without notice or consideration, transfer, assign or otherwise dispose of either in whole or in part, its rights in respect of any loan, mortgage or policies of life assurance or other security made in connection with this mortgage application to any company, person, or body.

## 9. Declaration

I declare that, as far as I know and believe, the information I have given in this application is true and that if I provide any false, inaccurate or misleading information it may constitute a criminal offence on my part, which may lead to a criminal prosecution, and imprisonment and/or a fine; further, that it may lead to a civil action against me for recovery of any losses that the Lender incurs. In addition, when I give the Lender information about another person, I am acting with their knowledge and approval, and have their authority to agree to the processing of their personal details and have provided them with a copy of the Lender's Privacy Notice.

## Signature(s) of applicant(s)

Full name	Signature	Date
Full name	Signature	Date

Please note that this form needs to be downloaded and saved before completing, in order for the digital signature function to work.

**Subject to status. Credit will be secured on your home. Your home may be repossessed if you do not keep up repayments.**

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Aldermore Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 204503). Registered Office: Apex Plaza, Forbury Road, Reading, RG1 1AX. Registered in England. Company No. 947662. Invoice Finance, Commercial Mortgages, Property Development, Buy-To-Let Mortgages and Asset Finance lending to limited companies are not regulated by the Financial Conduct Authority or Prudential Regulation Authority. Asset Finance lending where an exemption within the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 applies, is exempt from regulation by the Financial Conduct Authority or Prudential Regulation Authority.

MP-1075-0425

# Privacy notice – to be signed and retained by all applicant(s)

## A summary of how we use your personal data

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### Important – use of your information

#### About us

We are Aldermore Bank Plc (“Aldermore”), our Company Registration number is 947662 and our Head Office address is Apex Plaza, Forbury Road, Reading, RG1 1AX. This privacy notice summarises how and why Aldermore use your personal data.

From time to time, and in particular when you provide us with additional personal information or add additional products, we may also provide you with additional service specific information

about the use of your personal data which should be read alongside this notice.

#### Our full privacy policy

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 policy, or you can ask us for a copy.

[www.aldermore.co.uk/legal/privacy-policy](http://www.aldermore.co.uk/legal/privacy-policy)

## Data protection statement - please note

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### What personal data do we collect from you and how do we collect it?

We may collect certain personal data which (either on its own or when combined with other information we hold about you) allows us to identify you as an individual and which is about you. You can see details of the types of personal data we may collect about you in our **full privacy policy**.

We will generally collect your personal data directly from you, or via third parties such as brokers or intermediaries. However, we may also collect data from and/or combine your personal data with information from other sources such as Credit Reference Agencies (CRAs) or fraud prevention agencies, and publicly available sources such as social media and Companies House. You can see details of such other sources in our **full privacy policy**.

### What do we do with your data and who might we share it with?

We process your data to provide you with the product or service you are using, in accordance with our contract, or to take steps to enter into a contract in respect of a product or service you have requested. We may also use your personal data to comply with our legal obligations, such as detecting and monitoring fraud and other financial crime and complying with our regulatory obligations.

Some of our processing of your personal data is done on the basis that it is necessary for our legitimate interests in running an efficient and effective bank, including administration, records keeping and governance, improving our products and services and for marketing research and developing statistics, as well as some profiling and automated decision making. We also process your personal data for matters of substantial public interest, such as protecting vulnerable customers or detecting and preventing fraud.

These activities may include sharing your personal data with third party service suppliers such as payment service providers. Other uses of personal data will be to ensure that we can meet our legal and regulatory obligations (and the regulator's expectations) such as meeting audit requirements. We share your information within the Aldermore Bank Group and our contracted third parties who either provide a service to us or you.

We may also, from time to time, ask you for your consent for other purposes, which we will explain to you at the time. Much of what we do with your personal data is not based on your consent and is instead based on other legal grounds. However, for processing that is based on your consent, you have the right to revoke that at any time.

More details about why we use your personal data, who we share it with and how and when you can withdraw your consent can also be found in our **full privacy policy**.

### 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, guarantors, or people you have commercial links to, for example beneficial owners, directors, shareholders, employees and officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out Anti - Money Laundering 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 policy**.

### Transferring data abroad?

We will only send your data outside of the European Economic Area (EEA) to follow your instructions, comply with a legal or regulatory duty or work with our agents and advisers who we use to help run your accounts and services. Safeguards that we put in place include contractual obligations imposed on the recipients of your personal data to require them to protect your personal data to the standard required in the EEA. More information on this can be found in our **full privacy policy**.

### How we use credit reference and other agencies

In order to process your application, we will supply your personal information to 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 will 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 repaid on time. CRAs will share your information with other organisations, for example other organisations that 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 here:

- ▶ <http://www.experian.co.uk/crain/index.html>
- ▶ <https://www.experian.co.uk/privacy/consumer-information-portal/>
- ▶ <https://www.transunion.co.uk/legal/privacy-centre>
- ▶ [https://www.equifax.co.uk/About-us/Privacy\\_policy.html](https://www.equifax.co.uk/About-us/Privacy_policy.html)

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 can be found in our **full privacy policy**.

## Data privacy notices from other organisations

Fraud Prevention Agencies and CRAs will use your personal data to perform their services or functions as data controllers in their own right. These notices are separate to our own. Additionally, where a broker or other intermediary processes your personal data as a data controller in its own right, its own privacy notice will apply and you should ask them for a copy if you have not received one by the time you are introduced to us.

## Use of Artificial Intelligence

From time to time we may choose to use Artificial Intelligence(AI), to support good customer outcomes and the effective delivery of services. We do not rely solely on AI for any significant decisions related to your application or in life account reviews without appropriate and effective human intervention. You can see further details and safeguards in our **full privacy policy**.

## Use of your personal information

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### What are your rights over your personal data?

You have a number of rights in relation to your personal data. You can find more information in our **full privacy policy** or by contacting us if you wish to exercise any of the following rights.

- ▶ to request access to your personal data and to obtain information about how we process it
- ▶ to object to the processing of your personal data
- ▶ to restrict processing of your personal data
- ▶ to have your personal data erased
- ▶ to have your personal data corrected if it is inaccurate and to have incomplete data completed
- ▶ to move, copy or transfer your personal data
- ▶ Rights in relation to automated decision making including profiling

The right to complain to the Information Commissioner's Office **www.ico.org.uk** who regulates the processing of personal data in the UK.

### Marketing

We will keep you informed about our products and services similar to those you already have unless you tell us you don't want this material.

If at any time you wish to stop receiving marketing information from us, you can notify us via the instructions detailed in the marketing communication you have received, via your account where online access is provided, or by contacting us by any of the means listed in the Contact us section of our website, or by notifying our Data Protection Officer.

### Contact us

Data Protection Officer  
Aldermore  
4th Floor  
40 Spring Gardens  
Manchester  
M2 1EN

Email: **DPO@aldermore.co.uk**

**Subject to status. Credit will be secured on your home. Your home may be repossessed if you do not keep up repayments.**

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