

HOME LOANS

Standard Declaration

Declaration And Signatures

Confirming Your Identity

Bank of Scotland (Ireland), in common with other banks and building societies, observes detailed account opening procedures. When you open an account, the Bank may ask for additional information to confirm your identity. This is for your protection as well as the Bank's and is not intended to cause you inconvenience.

I/We declare that

- The information given in this form and my mortgage application is true and complete and that it forms the basis of any contract with Bank of Scotland (Ireland)
- There are no existing loans or advances in my/our names with Bank of Scotland (Ireland) or any other lender other than declared in my mortgage application form
- I/we have no convictions or pending prosecutions relating to acts of dishonesty, such as theft or fraud
- I/we will tell Bank of Scotland (Ireland) of changes to information provided prior to the loan being drawn
- The property being mortgaged is my/our principal residence.

I/We authorise you

- To make any enquiries Bank of Scotland (Ireland) think necessary to confirm the information given in my/our mortgage application form and for credit assessment.
- Where done in the interests of fraud prevention, to make such enquiries as Bank of Scotland (Ireland) consider necessary in relation to my/our mortgage application and to disclose information provided by me/us on this application as required by law.

I/We agree

- To the securitisation of our mortgage, at Bank of Scotland (Ireland)'s discretion, and to disclosure of my/our name, address and other information relevant to the loan. This information will only be disclosed to a Bank or financial institution on the understanding that it intends to participate in funding the mortgage and that the information will be kept confidential. The securitisation process involves packaging mortgages together and asking other financial institutions to share the credit risk and security. This would not affect the relationship between you and the Bank and Bank of Scotland (Ireland) would still be responsible for the administration of your mortgage.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. THE PAYMENT RATES ON THIS LOAN MAY BE ADJUSTED BY THE BANK FROM TIME TO TIME. FOR INTEREST ONLY LOANS, THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT COMES FOR REPAYMENT.

Early surrender of the policy may result in a return to you which is less than you have paid in premiums and other charges. Interest is charged on any arrears balance which arises, on the same basis and at the same rate as that applicable to the outstanding loan amount. Charges also apply as detailed in our Pre-Notification of Charges leaflet.

A copy valuation will be provided directly to you by the valuer but no warranty, representation or assurance is given that the statements, conclusions or comments expressed or implied are accurate or reliable and I/we accept that neither the lender nor the valuer has any responsibility to me/us as to the value or condition of the property.

Data Protection Act Declaration

- I/We confirm that I/we have read the information sheet "Uses of Data" and agree that the information I/we have provided in my/our mortgage application form, and any other information relating to my/our account(s), may be processed and disclosed in the ways described.
- I/We agree that my/our personal data may be shared with any company from time to time forming part of the same Group as Bank of Scotland (Ireland) together with the Introducer and any associated Companies (if applicable) and Insurers (if applicable) who may also use it in the ways described in the information sheet, Uses of Data.
- I/We agree that information on the performance of my/our account(s) may be shared with Credit Reference Agencies and may be used by other lenders for credit assessment.
- I/We agree that any sensitive information obtained will only be processed in order to provide the service requested.
- I/We am/are entitled to disclose information about any co-applicant or guarantor and/or anyone else referred to by me/us, and to authorise you to search and/or record information at Credit Reference Agencies about each of us. I/we understand that an "association" will be created at the Credit Reference Agencies, which will link our financial records.
- I/We consent to Bank of Scotland (Ireland) sending to me/us application forms in respect of Payment Protection Insurance, Building & Contents Insurance and Life Insurance. YES NO

| | First Applicant | Second Applicant |
|------------|----------------------|----------------------|
| Name | <input type="text"/> | <input type="text"/> |
| Signatures | <input type="text"/> | <input type="text"/> |
| Date | <input type="text"/> | <input type="text"/> |

Uses of Data - Please Detach And Retain.

A SERVICE OF QUALITY

We place paramount importance on customer service and aim to meet your expectations on every occasion.

To achieve this aim we need accurate personal information about you. Please help us take prompt and efficient action by informing us of any changes to your personal circumstances either by contacting your Mortgage Adviser/Financial Consultant, calling or by writing to us. We have a legal obligation under the Data Protection Act to ensure that all information held and processed about you complies with the principles of the Act. The Act requires all personal information to be treated in strictest confidence and to be used only for purposes of which you are aware.

Confidentiality

We will treat all your personal information as private and confidential (even when you are no longer a customer.) Nothing about your accounts nor your name and address will be disclosed to anyone, other than in 4 exceptional cases permitted by law.

These are:

- Where we are legally compelled to do so;
- Where there is a duty to the public to disclose;
- Where disclosure is required to protect our interest; (This will not be used as a reason for disclosing information about you or your accounts, including your name and address, to anyone else for marketing purposes.)
- Where disclosure is made at your request or with your consent. (This can be either as a result of an application for a product or service or by signing an explicit declaration as part of the application. Consent does not need to be in writing if the service is provided over the telephone.)

From time to time we will employ agents and sub-contractors to process your information on our behalf. The same duty of confidentiality and security will apply to our agents and sub-contractors and all processing will only be carried out under our instruction and will be supported by written contract.

Using Your Personal Information

Providing the service for which you have applied.

Your details will be used in providing the service you applied for and for the ongoing administration of the service. If you are taking out insurance, your details will be passed to the insurers for this purpose. If you make a claim, any information you provide to the insurers may be put onto a register of claims through which insurers share such information to prevent fraudulent claims. A list of the participants and the address of the operator are available from the insurers.

Keeping You Informed

There may be times when we feel that a service or product offered by us or a selected third party may benefit you. We may use information we obtain from your account transactions in this decision-making process. To make you aware of the service or product we may contact you by mail, telephone, fax, email or other reasonable method to give you further details so that you can make an informed choice. You are, of course, under no obligation to apply for any of the services or products offered. If you prefer not to receive any of this information, please write to us at Marketing Division, Canada House, 65-68 St. Stephen's Green, Dublin 2. We will only contact you by fax where you have given us your explicit consent.

Research And Statistical Analysis.

We will use your details to assist us in understanding individual needs and business trends in order to improve the products and services we offer.

Protecting Our Customers

We always try to protect you from entering into any agreement that may not be in your best interest. When you apply for credit we may use a process known as Credit Scoring. This will help us to assess your application to ensure that you are able to repay the borrowing comfortably and fulfil our duty to you as a responsible lender. Declined applications based on this automated technique can be reviewed manually on request. In considering an application we may search your record at Credit Reference Agencies. They will add to your credit file details of our search and your application and this will be seen by other organisations that make searches. We may also add to your record with the Credit Reference Agencies details of your agreement with us, the payments you make under it, any default or failure to keep to its terms and any changes of address you fail to tell us about where a payment is overdue. It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may use and search these records to:

- Help make decisions about credit and credit related services for you and members of your household;
- Help and make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household; trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

For these purposes we or they may make further searches. The Credit Reference Agencies and fraud prevention agencies will also use the records for statistical analysis about credit and about insurance and fraud.

If you have experienced problems obtaining credit we recommend you request a copy of your credit file from the Credit Reference Agencies. They will charge for this service. Their address is shown below.

Introducers

Where your business has been introduced to us from a third party, we will pass back information about you and your agreement that may be necessary for the purpose of administration, payment or settlement. The person who introduces you to us may use this information for marketing purposes, but only with your consent.

Sensitive Data

Certain information collected may be classified as sensitive and we can only use such data where we have your explicit consent. This data relates to racial or ethnic origin, political opinions, religious beliefs, trade union membership, physical or mental health, sexual life, criminal proceedings and offences and will only be processed in order to provide the service requested.

The Details We Hold

These uses of your personal information are covered by our notification under the Data Protection Act. Under the terms of the Act, you have the right to obtain a copy of the information we hold about you, upon payment of the appropriate fee.

We hope that you have found the information contained in this leaflet of interest. Please be assured that the Bank will actively review your personal information on a regular basis to ensure it is accurate.

If you have any questions or concerns on the use of your personal information, please do not hesitate to contact us at any time.

Bank of Scotland (Ireland) 1800 556 577

Credit Reference Agency Address

If you would like a copy of your credit file, please write to the following, enclosing a cheque or postal order for E6.35. You will need to tell them your full name and address(es) for the last six years.

Irish Credit Bureau Ltd. ICB House, Newstead Philips Complex, Clonskeagh, Dublin 14.

FOR OUR BUSINESS CUSTOMER

The Data Protection Act does not apply to companies in themselves but it does extend to sole traders and partnerships. When an application is received from a business, in addition to the above information, information may be sought from credit reference agencies on the company directors and/or partners as individuals.

You can obtain a list of all the companies in the Bank of Scotland Group by writing to us.

Bank of Scotland (Ireland) has a formal complaint handling procedure. A copy of this procedure is available on request.

Bank of Scotland (Ireland) subscribes to the IBF codes of ethics and practice. Copies are available on request.

Telephone calls may be recorded for security purposes and monitored under our quality control procedures.