

## MORTGAGE INTERMEDIARY DECLARATION AND INTRODUCTION CERTIFICATE

I certify that I, or an authorised representative of this firm, have:

Personally interviewed all applicants, and verified their identity and address in accordance with the identity verification requirements of the Money Laundering Regulations and JMLSG Guidance.

1. Inspected the original documents and checked that any documents requiring a signature were pre-signed.
2. Confirmed that any associated photographs of the applicants bore a good likeness to the applicants.
3. The following FCA permissions and, where appropriate, registration as a Consumer buy-to-let advisor
  - Arranging (bringing about) regulated mortgage contracts
  - Advising on regulated mortgage contracts
4. Provided the applicants with information to enable them to understand the product, its purpose and the risks and I confirm that the mortgage meets the affordability criteria as set out in MCOB 4 & 11, including consideration of reasonably anticipated changes in financial circumstances, and I further confirm that I have been able to rely on any information provided by the customer.
5. Understood the terms of the product and the targeted customer group for the product, as described in the product literature and in the Intermediaries section of the Society's website [hrbsintroducer.co.uk](http://hrbsintroducer.co.uk). I also understand and confirm that if I had any doubts as to the clarity or nature of the product, I have contacted the Society to clarify any details.
6. Fully explained to the applicant(s) the product details and all aspects contained in the Introducers' 'Guide to Terms & Underwriting Criteria' that apply to this application and ensured that the application meets the criteria stated therein.
7. Checked that if applying for an Interest-Only mortgage, the applicants have a suitable means of repaying the mortgage by the end of the term and that the intended Mortgage Repayment Vehicle is certified by the applicants in the mortgage application form.
8. For applications which involve lending into retirement, I confirm that the income required to support this mortgage in retirement has been considered and the provisions will be satisfactory to meet the monthly payments. If the application is joint the implications on the survivor, should the death of the holders occur during the term of the mortgage, have been considered. The income/protection provisions are considered satisfactory in order to meet the financial obligations of the mortgage.
9. If submitting the application form electronically, obtained all applicants' consent to the Society making a credit reference search, and have informed the applicants that this will leave a footprint on their credit reference file, whether or not the application proceeds, and that a record of the Society's search (but not the Society's name) may be seen by, and may influence the decisions of other organisations to which they may apply for credit in the future.
10. Obtained and maintain, an adequate policy of professional indemnity insurance. I agree to provide a copy of this on request.

Full Name of Regulated Firm:	
FCA register number:	
Mortgage Club/Network:	
This certificate must be signed by the person who has seen and certified the original documentary evidence. Certified documentary evidence is only acceptable when signed and verified by the person signing this certificate. Alternatively, any administration personnel verifying identity documents must be employed under the same FCA registration as the introducer completing this certificate.	
Name:	Introducer Address:
Position:	
Telephone no:	
Date:	Email Address:

## Information required to enable the Society to produce a Mortgage offer

### Level of Service

Have you provided advice and made a recommendation to the applicants? YES  NO

Have you undertaken an execution only/non-advised sale? YES  NO

Please confirm that a mortgage illustration has been provided YES

**Fees. Are any fees paid by the customer to you or to any third party?** YES  NO

If YES, please answer the following questions:

1. Description of the fee:
2. To whom is the fee payable?
3. The amount of the current fee and if it is estimated:
4. Has the fee already been paid?
5. When is the fee payable?
6. Are the fees payable by the customer whether or not the customer enters into the mortgage?

### Additional Questions

#### Distance Market Contracts (withdrawal rights)

Was the contract made face to face? YES  NO

Was it a distance market contract? (e.g. was the contract made with "no simultaneous physical contact with the customer"? YES  NO

### General points

#### Data Protection

Under the Data Protection Act 2018, when you complete the mortgage application form, this is data owned by the Society in its capacity of Data Controller.

For this purpose you are also a Data Controller and must comply with the requirements of the Data Protection Act 2018, the UK General Data Protection Regulations (UK GDPR), and the Privacy and Electronic Communications (EC Directive) Regulations 2003, and any legislation that replaces or converts into domestic law, the General Data Protection Regulations (EU) 2016/679 or any other law relating to data protection and privacy as a consequence of the United Kingdom leaving the European Union, ensuring a level of security appropriate to:

- a. The harm that might result from such unauthorised or unlawful processing or accidental loss, destruction or damage as are mentioned in the seventh principle, and
- b. The nature of the data to be protected.

#### Bribery Act 2010

**It is the policy of Hinckley & Rugby Building Society to conduct its business in an open, fair, honest and transparent way and without the use of corrupt practices or acts of bribery to obtain an unfair advantage**

The Society is committed to adherence to the highest legal and ethical standards and this must be reflected in every aspect of the way in which the Society operates.

In introducing the applicant to the Society and signing the Declaration you are agreeing, warranting and undertaking not to or permit anything to be done which is an offence or which may potentially be deemed to be an offence under the Bribery Act 2010. You must notify the Society immediately upon becoming reasonably suspicious that an activity related to this introduction has contravened or may contravene the Bribery Act 2010.