

**APPLICATION TO INTRODUCE MORTGAGE BUSINESS AND
RECEIVE PROCURATION FEES**

Business Name
and Address

Tel No.

Fax No.

E-mail

Section 1

Financial Services Act

1. Are you authorised by the FSA:-

For mortgages?

Yes No

For General Insurance?

Yes No

If yes, please confirm:

Your FSA registration number

Whether you are

Directly Authorised

Yes No

An appointed representative

Yes No

If so:- Who is your Principal/Network?

If no, please confirm:

Whether you are (a)

a 'Pure Packager' with no client contact

Yes No

If YES

I confirm that I do not deal directly with clients and am not involved in the advice process or any other regulated activities.

Or (b)

Only dealing in Buy to Let business

Yes No

If YES

I confirm that I deal purely with Buy to Let business and do not involve myself with any residential mortgage business or other regulated activity.

I also confirm that if the firm's status changes at any time in the future, we will advise Leeds & Holbeck Building Society of these changes.

Section 2

Mortgage Adviser Details

No. of advisers

No. of offices

Please provide details on a separate schedule

Section 3

Bank Details

Name/Address

Sort Code

Account Name

Section 4

Terms & Conditions

Payment of mortgage procurement fees:

Fees will only be paid to introducers registered with the Society and who are also authorised by the FSA (apart from pure packagers and Buy to Let only brokers). Fees will be paid on completed mortgages only. Fees will be paid on the 15th of the month following completion.

Fees will be £ for each completed mortgage

The payment of fees to any introducer will cease if the business introduced consistently falls below quality standards. The Society reserves the right to vary or terminate the terms of the scheme at any time. One month's notice will be given of any variation. The Society reserves the right in its absolute discretion to charge for its reasonable administration costs in connection with any introducer registered with the Society.

Section 5

Use of Personal Information

We may monitor and/or record your telephone conversations with us to ensure consistent service levels (including staff training).

You have a right, on payment of a fee, to receive a copy of the information we hold about you if you apply to us in writing.

Your Application and Management of Your Relationship with the Society

In considering your application, we will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by us and other companies if credit decisions are made about you, or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your relationship with the Society. Information held about you by the credit reference agencies may already be linked to records relating to one or more of those with whom you are or have been financially linked or associated. For the purpose of this application you may be treated as financially linked or associated and your application will be assessed with reference to any "associated" records.

By stating a financial association with another party, you are also declaring that you are entitled to disclose information about your joint applicant and/or anyone else referred to by you and you authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you. An "association" between the joint applicants and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a link should understand each other's information will be taken into account in all future applications by either or both of you. This linking will continue until one of you successfully files a "disassociation" at the credit reference agency/ies.

The credit reference agencies will add to your record details of our search and your application.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

We, the credit reference agencies and the fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud.

We may make periodic searches of our records, credit reference and fraud prevention agencies to manage your relationship with us, to take decisions regarding credit, including whether to make credit available or to continue or extend existing credit. The searches will not be seen or used by lenders to assess your ability to obtain credit.

Please telephone us on freephone (0500 225777) if you want to have details of those credit reference agencies and fraud prevention agencies from whom we obtain and with whom we record information about you. You have a legal right to these details. You can ask for a list of Group companies.

Information which you provide or which we obtain through our dealings with you may also be passed on as follows:

- To any employer, accountant, bank, landlord or mortgagee from whom we seek a reference about you
- To anyone to whom we transfer our rights and duties under our relationship with you
- If we have a duty to do so or if the law allows us to do so
- To our regulators, including the Financial Services Authority, General Insurance Standards Council, and Mortgage Code Compliance Board

Marketing Uses

We may use and share with the Group (including in particular Leeds & Holbeck Financial Services Limited) information from your relationship records, such as your contact details, details about this application and of any services we provide to you, so that we or they may contact you by mail, telephone or email, with Society news, and to inform you about our or their financial services including mortgages, savings and investments, life products, loans and credit cards, general insurance and financial planning services, and of competitions or offers which may be of interest to you. Please tick the box in the consent section if you do not wish to receive details through our Group marketing programme.

Section 6 Declaration

I hereby apply for payment of mortgage procurement fees to the firm named above under the terms and conditions contained in this document.

I confirm that the information provided on this form is complete and accurate and that the firm to which this information applies will:

- Adhere to the regulations as imposed by the FSA
- Introduce and maintain appropriate complaint procedures
- Take responsibility for the advice, information and recommendations provided by its employees and advisers
- Endeavour to ensure that the information relating to the firm in respect of its advisers is maintained in an up to date manner
- Will not submit cases to Leeds & Holbeck Building Society on behalf of another non FSA authorised firm.

I have read the section entitled **Use of Personal Information**. By signing this form I consent to the uses and disclosure of information listed.

CONSENT

It is important that you read and understand the section entitled **Use of Personal Information** (including the information regarding **Credit reference and fraud prevention agencies**) set out above in this application form. By signing this application, you agree that we can use your Personal Information in this way.

I also consent to receive marketing information as detailed in the "Use of Personal Information" Section unless I tick this box.

Signature(s)

Date

The Society adopts a policy of equal opportunity and no person(s) applying will be treated less favourably than any other person(s) because of sex, race, colour, ethnic or national origin.

Please print your full name and position in the boxes below:

Title First Names

Surname Date of Birth

Position

Home address

Section 7 Site Visit Report

To be completed by LHBS Development Manager

Address of offices

If principal office, state reasons

Tel No.

Fax No.

• **Pure Packagers**

During my visit to the firm's premises I would confirm that my discussions and investigations revealed no evidence to indicate that the firm had any direct contact with the clients/general public, or were involved in any other regulated activity.

• **Buy to Let only introducers**

The firm confirmed that they do not deal in the residential mortgage market and during my visit I saw no evidence to doubt the statement or suggest that the firm were dealing in any other regulated activity.

Location of office Excellent Fair Poor

Quality of office Excellent Fair Poor

Overall impression Excellent Fair Poor

Is the Development Manager aware of any adverse reports on the intermediary firm? YES NO

If YES, please elaborate below;

Section 8

Recommendation

I hereby confirm that I have conducted the relevant checks and recommend that the Society deals with the intermediary firm detailed in this form for the purpose of the introduction of mortgage business.

Name

Signed

Position

Date