

# Use of Your Personal Data Declaration V2.0

### I/we understand the following:

### Use of your personal data

The personal details you give on this form will be subject to the provisions of the General Data Protection Regulations 2018.

We'll only hold your information for as long as our retention policy states. Hodge is the data controller and your information may be stored on paper or an electronic format.

We might use the information we hold about you for:

- Administering your application
- Verifying your identity and anti-money laundering checks
- Assisting in fraud prevention
- Reporting to regulators and authorities
- Market and product analysis.
- We might share the information we hold about you with:
- Hodge's approved service providers in relation to this application; Other members of Hodge's group, its subsidiaries and associated companies
- Regulators or authorities where required or permitted by law.

You have the right to request access to your personal information held by Hodge; to do so, this request must be made in writing using our Subject Access Request Process. Further information regarding this can be found on our website.

Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service.

We might also use your information to contact you about products and services we feel may be of interest to you.

We'd like to be able to contact you about these by phone, mail, email or SMS.

If you're happy for us to do that, please tick the relevant boxes below.

### Your rights as a data subject

At any point while we are in possession of or processing your personal data, you have the following rights:

- Right of access you have the right to request a copy of the information that we hold about you as mentioned above
- Right of rectification you have a right to correct data that we hold about you that is inaccurate or incomplete
- Right to be forgotten in certain circumstances you can ask for the data we hold about you to be erased from our records
- Right to restriction of processing where certain conditions apply you have a right to restrict the processing
- Right of portability in certain circumstances, you have the right to have the data we hold about you transferred to another organisation
- Right to object you have the right to object to certain types of processing such as direct marketing
- Right to object to automated processing, including profiling – protection against targeted marketing and decision making
- Right to judicial review in the event that We refuse your request under rights of access, we will provide you with a reason why. You have the right to complain as per the subject access request process
- All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data, i.e. if a data subject was to raise a Subject Access Request.

You can ask for access to the personal information we hold on you. You'll need to do this in writing using our subject access request process and you can find more information about this on our website.

If you'd like more details on how we handle your information please go to Hodge.co.uk/privacy or call 0800 289 358.

Applicant :	1	Applicant	2
By Phone		By Phone	
By Mail		By Mail	
By Email		By Email	
By SMS		By SMS	

We will always treat your personal details with the utmost care and will never pass or sell your information to other companies for marketing purposes.

## Credit Searches and Fraud Prevention Statement V2.0

I/we understand the following:

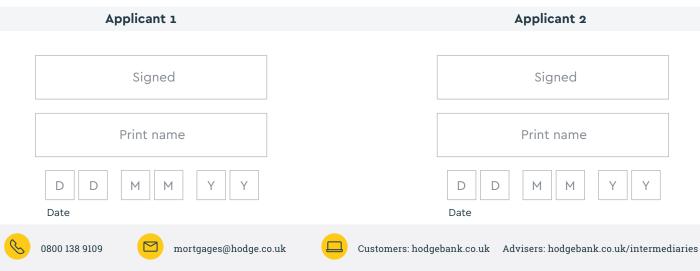
### Credit searches and fraud prevention

- Hodge will search credit reference and fraud prevention agencies to check your identity, credit status and help us to make decisions
- Hodge will undertake a credit search against each applicant recorded on this form
- Information on applications will be sent to credit reference agencies and will be recorded by them
- The credit reference agency will check the details supplied against third party databases, public or otherwise
- A record of the search will be retained
- The credit reference agency may use the details provided to assist other companies for verification and identification purposes
- If we decline this application, we don't have to tell you the reasons behind our decision
- If you borrow from us, we will give details of your accounts and how you manage it/them to credit reference agencies. If you borrow and do not repay in full and on time, credit reference agencies will record the outstanding debt. This information may be supplied to other organisations by credit reference agencies and fraud prevention agencies to perform similar checks and to trace your whereabouts and recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted
- If false or inaccurate information is provided or fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering
- Full details of what we do and how we, credit reference and fraud prevention agencies will use your information are published on our website. If you'd like us to send you a copy, please call us on 0800 731 4076.

### Declaration

### **Customer Declaration**

- I/we have read and understood V2.0 of the Use of Your Personal Data Declaration, Credit Searches and Fraud Prevention Statement
- I/we understand that any fees are not refundable, even if the property is not eligible for this mortgage. Payment of this fee does not mean that Hodge is obliged to accept my application
- I/we understand that this mortgage will be subject to Terms and Conditions (These will be provided to you with any offer we issue but in the meantime, they can also be downloaded from our website and are available on request)
- I/we have the right to withdraw from this mortgage application at any time before it is complete and I have received the monies. However, if I withdraw, I will not receive a refund of any fees I have paid to Hodge and I may still be required to pay my financial adviser and solicitor for the work they have undertaken on my behalf
- All the details in my/our application are, to the best of my/our knowledge and belief, true and complete. If Hodge finds any to be untrue, it could affect my/our eligibility for the mortgage or reduce the amount I/we may borrow.
- If you've included details about additional support needs (such as accessibility, assistance or financial support) in your application, your mortgage broker will share this information with Hodge solely to assist in the management of your mortgage. This sharing is based on your explicit consent, which you've provided by signing our application form. You can contact us at any time to remove your consent.



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