



Case ID

Date

Only to be used for Buy to Let cases and
NOT Consumer Buy to Let

Buy to Let Mortgage Declarations

Customer name(s)

Submission cover sheet

Supporting documentation provided

Case ID

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Buy to Let Mortgage Declarations

These declarations set out what you can expect from us when you make an application to take out a mortgage with us – and what we ask of you, to help us process your application and keep your mortgage running smoothly.

These declarations apply to everyone named in the mortgage application or mortgage account, together and as individuals. They also apply to the directors, shareholders and members of special purpose vehicle companies, limited liability companies and limited liability partnerships.

In these declarations you are making a number of statements of truth and are accepting you understand that we will be applying for certain information from other people in order to assess your application.

It is important that you read these declarations carefully, and ensure you understand them.

Your information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/important-information/control-your-data](https://www.barclays.co.uk/important-information/control-your-data) or you can request a copy from us.

Credit reference agencies and fraud prevention agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies 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. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- [transunion.co.uk/crain](https://www.transunion.co.uk/crain)
- [equifax.co.uk/crain](https://www.equifax.co.uk/crain)
- [experian.co.uk/crain](https://www.experian.co.uk/crain)

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [barclays.co.uk/important-information/control-your-data](https://www.barclays.co.uk/important-information/control-your-data) or you can request a copy from us.

Sharing information about you with tax authorities abroad

If we have reason to think that you are required to report your income or are subject to tax in another country, we may have to share information about your accounts with the UK or relevant tax authorities, either directly or via the local tax authority who may share that information with the appropriate tax authorities abroad. If we need to request extra documents or information from you about this, you must supply these. If you don't, you agree that we may close your account, or, if the law or other regulations requires us to do so, you agree that we may withhold parts of certain payments received into your account, and pass withheld funds to the relevant tax authorities (this is more likely if you leave the UK and become resident for tax purposes in another country).

Declarations

You make the following declarations to us

1. The information given by you to us is true, accurate, complete and up to date to the best of your knowledge and belief. You confirm and acknowledge that our decision to lend is based on this information.
2. If any information you give us is incorrect or misleading, you acknowledge that we may withdraw our mortgage offer, demand repayment or make reasonable changes to your mortgage account. This may mean changing your repayment method.
3. You agree to let us know if any of your circumstances change at any time.
4. You understand that in order to meet our obligations as a responsible lender, if your circumstances change or we suspect fraud we may at any time before any mortgage product offered to you is completed, withdraw, revise or cancel such an offer.
5. You authorise us to write to your existing lender to get your title deeds and the amount required to pay off your existing mortgage. You agree to pay any charges made by your existing lender for this (where appropriate).
6. You understand that we may decline your application if you do not meet our lending criteria.
7. In the event you have elected to pay any charges by debit/ credit card you authorise us to debit your bank or credit card account with the application, valuation fee and/or any other charges nominated by you.

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8. You authorise your solicitor or licensed conveyancer to disclose to us any information relevant to our decision to grant you the mortgage and you agree to waive your claim to legal privilege over this information.
9. You also agree to pay legal costs incurred on a first registration if your property is currently unregistered and you are remortgaging to us under a free legal scheme.
10. If you apply for a mortgage and/or associated insurance products and your application is declined you may have a right of appeal.
11. You authorise us to send a copy of our mortgage offer to you and to your mortgage intermediary if you have one, and to provide your mortgage intermediary with any further information regarding your mortgage and mortgage application that they may require.
12. If you've asked us to arrange provision of insurance products, the products you have requested are based on your insurance demands and needs.
13. You authorise us to disclose details of arrears which might arise in documents we need to send to Court. You also authorise us to enter details of your home on the possessions register which is maintained by credit reference agencies if we ever repossess your home.
14. You agree that the making of an advance or the granting of a mortgage does not imply any warranty as to the reasonableness of the purchase price or value of your property or its soundness of construction or state of repair.
15. You agree that we can transfer or charge the benefit of any mortgage resulting from this application and the security taken for it to any other person. You understand that if the mortgage is transferred to another person, except in exceptional circumstances, we expect to continue to administer the mortgage as their agent and will therefore:
 - continue to set interest rates; and
 - deal with the handling of any arrears on your mortgage.
16. You agree that by taking up all or part of any mortgage offered to you, you agree to accept all the conditions set out in our offer letter. You agree that if you receive more than one offer letter, the letter showing the latest date will be that which applies.
17. You authorise us to contact any named occupier of the mortgaged property, in person or in writing, so that the occupier can provide a written declaration postponing any right of occupation to us.
18. You understand that we do not provide advice on the suitability/cancellation of existing protection policies.
19. You agree that you have read the initial disclosure document (or similar) presented to you about the products available from Barclays Bank.
20. You confirm that no party to this application has ever been refused credit, been bankrupt, or failed to keep up regular mortgage or rental payments. (If this declaration cannot be made, full details must be given.)

21. Declaration relating to business purpose:

- a. You are entering the proposed mortgage agreement wholly or predominantly for the purposes of a business carried on by you or intended to be carried on by you.
- b. Firms that provide Buy to Let mortgages to consumers must be registered by the Financial Conduct Authority and follow a series of conduct standards. You understand that you will not have the protection and remedies that registration and the conduct standards provide to consumer Buy to Let mortgages.
- c. You understand that if you are in any doubt as to the consequences of the agreement not having the protection and remedies mentioned above then you should seek independent legal advice.

For joint applicants

22. You authorise us to send only one statement for each account.
23. You understand that a credit search will be made on each of you.
24. Where you hold an account in joint names we shall be entitled to accept the signature, instruction or authority of either of you, unless you advise us otherwise.

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This instruction to your Bank/Building Society to pay by direct debit will only become effective after you have applied for a mortgage product with us. If you have already completed this Direct Debit instruction and later decide not to apply for a mortgage product with us, this instruction will be destroyed.



Buy To Let Mortgage Direct Debit Instruction



INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY BY DIRECT DEBIT

1. Name and full postal address of your Bank or Building Society branch

Postcode

2. Name(s) of account holder(s)

3. Branch sort code

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4. Bank or Building Society account holder

Originator's Identification Number

Reference Number e.g. Mortgage Account No.

5. Instruction to your Bank or Building Society

Please pay Barclays Bank UK PLC Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I/we understand that this instruction may remain with Barclays Bank UK PLC and if so, details will be passed electronically to my/our Bank/Building Society.

Signature(s)



Date



The Direct Debit Guarantee – this guarantee should be detached and retained by the customer.

- 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, Barclays Bank UK PLC will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Barclays Bank UK 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 Barclays Bank UK 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 Barclays Bank UK 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.

Your feedback

If you have a complaint about any aspect of our service then we would like to hear from you. You can contact us by phone, in person, or in writing, either by post or e-mail. Details of our complaints handling procedures are available on request from any branch, Barclays Group Information line on 0800 400 100*, or [barclays.co.uk](https://www.barclays.co.uk)

YOUR BUY TO LET PROPERTY MAY BE REPOSSESSED OR A RECEIVER OF RENT APPOINTED IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MORTGAGE.

You can request this in Braille, large print or audio. For information about all of our accessibility services or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)

Call monitoring and charges information

*Calls to 0800 numbers are free if made from a UK landline and international calls are charged at local rate, mobile costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

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