

RETIREMENT INTEREST ONLY (RIO) REGISTERED CONTACT DECLARATION

THE
FAMILY
BUILDING
SOCIETY

All of our Retirement Interest Only (RIO) mortgages require, you, the applicant(s), to nominate a registered contact. Although your registered contact may be changed at any time, you will need to have one in place throughout the life of your mortgage. This is simply to ensure we have someone else to contact if we are unable to get in contact with you.

If there are two applicants for the mortgage, you are unable to nominate each other but you may both nominate the same person to be your registered contact.

REGISTERED CONTACT DETAILS

NAME OF APPLICANT(S)*

REGISTERED CONTACT ONE

REGISTERED CONTACT TWO

TITLE*

MR / MRS / MISS / MS

MR / MRS / MISS / MS

SURNAME*

FORENAMES*

DATE OF BIRTH*

DD

MM

YYYY

DD

MM

YYYY

ADDRESS*

PHONE - HOME*

PHONE - MOBILE*

EMAIL ADDRESS*

PREFERRED METHOD OF CONTACT*

Post ☐ Email ☐ Phone ☐

Post ☐ Email ☐ Phone ☐

RELATIONSHIP TO APPLICANT:

*Failing to complete compulsory fields may delay your application.

We will not use the registered contact details for marketing purposes. Their details will be stored and used only where we are unable to contact the applicant(s) regarding their mortgage. We will write to the registered contact annually to confirm their contact details are correct.

REGISTERED CONTACT(S) CONDITIONS AND RESPONSIBILITIES

- We will need to confirm the identity of you, the registered contact(s). To do this, we will make searches about you, the registered contact(s), at a credit reference agency (CRA) that will supply us with information, including information from the Electoral Register. The searches will not be seen or used by lenders to assess your ability to obtain credit.
- The identities of the CRAs, the data they hold, the ways in which they use and share personal information, data retention periods and your data protection rights with the CRAs are explained in more detail in our leaflet 'How We Use Personal Information'.
- If we are unable to verify your name and address by this method we will advise you directly of the additional documentation needed. Copies of any documents that you provided us with will be kept as part of our records.
- This arrangement lets us discuss details of the mortgage with you if we are unable to contact the applicant(s) and deem appropriate.
- You are required to be the registered contact for the life of the mortgage. The applicant(s) may request to remove the current registered contact without having to notify you. A suitable replacement should be provided by the applicant(s).
- You will be contacted annually by email, by post or by phone, depending on your preferred method of contact, to check that your contact details are up to date. You will not receive annual mortgage statements / correspondence regarding the details of the mortgage unless we are no longer able to contact the applicant(s).
- You are responsible for notifying us of any changes to your contact details.
- You are **not** responsible for making payments towards the mortgage or for any shortfall on sale / repossession of the property.
- You are **not** responsible for making transactions or instructions on the mortgage.

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USE OF PERSONAL INFORMATION

Any personal information provided to us about you, the registered contact, will be kept after the applicant(s) mortgage account is closed. Some of the ways the information may be used include, but are not limited to:

- to help us administer and manage the applicant(s) mortgage account, if we are unable to contact them
- where it's necessary to share your personal information with other people or organisations, such as auditors and other professional advisors, governmental and regulatory bodies, and other businesses who provide services to us
- recording and monitoring phone calls or other communications with us in the interests of staff training, customer service and security. Under data protection law the registered contact(s) have rights in relation to their personal information, including a right of access and to ask for any inaccurate details to be amended. For further information about how your information is used and your rights under data protection laws, please see our leaflet 'How We Use Personal Information'. If you have any questions about data protection law or your rights under it, please write us at Family Building Society, FREEPOST, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4BR.

By agreeing to be the registered contact(s) and signing this form, I / we confirm that I / we have read the above conditions and responsibilities and are happy to be the registered contact(s) for the applicant(s):

NAME OF FIRST REGISTERED CONTACT	SIGNED:		DATE:	DD	MM	YYYY
NAME OF SECOND REGISTERED CONTACT	SIGNED:		DATE:	DD	MM	YYYY

APPLICANT(S) CONDITIONS AND RESPONSIBILITIES

- A registered contact(s) is required as part of your mortgage application for the lifetime of the RIO mortgage. If you wish to change the registered contact(s) a suitable replacement should be put in place before the existing registered contact(s) is removed.
- The registered contact is not responsible for any obligations in respect to the mortgage; this remains the responsibility of you, the applicant(s).
- Where we are unable to contact you, we will contact your registered contact(s). Where possible we will notify you of this.

By signing this form you, the applicant(s), confirm;

- You have read and agree to the conditions and responsibilities the registered contact(s) will have in relation to the mortgage and when we will contact them.
- You confirm that you have received the RIO mortgage product summary as part of the RIO application pack and,
- You have read and agree to the terms and conditions for the RIO mortgage.

NAME OF FIRST APPLICANT	SIGNED:		DATE:	DD	MM	YYYY
NAME OF SECOND APPLICANT	SIGNED:		DATE:	DD	MM	YYYY

DECLARATIONS

For completion by the Intermediary / Mortgage Advisor:

- I confirm that I, the Intermediary / Mortgage Advisor, have provided the applicant(s) and registered contact(s) with a copy of the Society's 'How We Use Personal Information' and, all other RIO supporting documents.
- I am satisfied that the applicant(s) understands the responsibilities of both themselves and the registered contact(s) provided.

INTERMEDIARY / MORTGAGE ADVISOR NAME	SIGNED:		DATE:	DD	MM	YYYY
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To find out more, please contact our New Business Team:



EBBISHAM HOUSE
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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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