



HINCKLEY & RUGBY
BUILDING SOCIETY

Terms of Business

Your registration here confirms your acceptance of the following:

I/we confirm the following:

- I/we hold current authorisation from the Financial Services Authority (FSA) for advising on and arranging mortgages or that I/we am/are an Appointed Representative of an organisation authorised by the FSA for conducting such activities.

- I/we agree that in accordance with Money Laundering Regulations 2007, I/we will verify and record the identity of all mortgage applicants before passing that application to us and forwarding to Hinckley & Rugby Building Society Building Society required documentation.

I/we will notify Hinckley & Rugby Building Society:

- If my Consumer Credit Licence or any of my permissions are withdrawn.
- If I am investigated for breach of the Financial Services and Markets Act 2000.
- If my registration with the Financial Services Authority is terminated.
- If I am investigated by any regulatory body.

- You must either be directly authorised by the FSA or an Appointed Representative of a directly authorised firm and be able to provide:

- All applications must be submitted with all relevant monies due. We will not accept liability for delays caused by incomplete or inaccurate information provided by you. Prior to submission you must have taken reasonable steps to ensure the application meets our current lending criteria.

- I/we will comply with the requirements of the Data Protection Act 1998 in line with the 'Conditions of use' for this website below.

- I/we will obtain and forward to the Society all applicants' consent(s) to the Society making a credit reference search as part of its' mortgage underwriting processing procedures.

- I/we acknowledge that an 'Agreement in Principle' is not binding on either party.

- I/we understand that any information that Hinckley & Rugby Building Society holds about me and how I/we use this site may be used for monitoring and management information purposes. It may also be shared with the management team within my own organisation and if I am an Appointed Representative, with the FSA authorised organisation for which I/we am/are an Appointed Representative.

- I/we understand that any information that you hold about me will be kept after my/our relationship with you has ended.

- We will both ensure that the principles of treating customers fairly will be upheld at all times.

- I/we indemnify Hinckley & Rugby Building Society in respect of any liability, losses damages or costs it may suffer or incur arising from breach of my warranties and/or obligations, imposed by these terms and conditions, or by reason of any misrepresentation or negligent, tortious or fraudulent act or default by me or any of my/our staff who use this site. This will include in respect of (but not limited to) KFI's generated for us by you on the basis of the information with which we have provided you.

By agreeing to accept these terms and conditions of use you are deemed to have read and understood the sections above. We reserve the right to alter these Terms of Business at any time.

Conditions for use of this website

1. The information and services provided on this website are owned by Hinckley & Rugby Building Society and supplied for the exclusive use of mortgage intermediaries who are either directly authorised by the Financial Services Authority or an Appointed Representative of a directly authorised firm.
2. The products, services and policies on this website are subject to availability and may be withdrawn or amended without notice.
3. Although we make every effort to ensure that the information on this website is both accurate and up-to-date, we accept no liability for any loss or damage (including consequential loss) due to an inability to use the site, omissions, inaccuracies or unavailability of the service.
4. We can give no warranty that the site is free of viruses nor can be used with any computer, software or browser system. It is your responsibility to ensure that your equipment is compatible with the services provided on this website. You are responsible for any costs incurred to ensure your equipment is and remains compatible with our website.
5. We reserve the right to withdraw your access to this service at any time for security reasons or where we believe the service is being misused. If you have not logged in to our online service for some time we may temporarily suspend your access to the service.
6. All images, copy, underlying source code and downloadable content on this website are the property of Hinckley & Rugby Building Society and may only be used or reproduced with our express permission.
7. Your username and password are provided for your sole use and must not be divulged to anyone else.
8. Where other sites are linked to ours, there is no implication that the third party site is part of this site. We will not accept any liability for any claim as a result of the content or activity of a third party site.
9. The Terms of Use are governed by English law. We can change these Terms of Use at any time. We will make every attempt to notify you of any changes at the time they happen.
10. You will ensure that you always have your customer's authority to act on their behalf and to pass information to Hinckley & Rugby Building Society.
11. Ensure you always have justification for processing of customer's personal data and that the appropriate consent has been obtained from your customer.
12. Advise all customers what will happen to their personal data and what, if any, will be disclosed to other parties.
13. Ensure that data collected in respect of any customer will not be used for any purpose other than that for which it was collected, unless you have first obtained your customers permission.
14. Hold only data relevant for the purpose of an 'Agreement in Principle' or full mortgage application.
15. Ensure that all information collected will be a true and accurate reflection of the customer's circumstances, and to keep that information up-to-date. It is therefore important that you provide accurate information held on them, on request.
16. Provide customers with a copy of information held on them, on request.
17. If you are an Appointed Representative, that your Intermediary code may be shared with the FSA authorised organization for whom you are an Appointed Representative.