

**This is an important document and you should take legal advice before signing. If you sign and the Bank is not paid, you may lose any interest you may have in the Property.**

### Definitions

Date	
You, the occupier	
Property	Title number:
Mortgage	A legal mortgage granted by the Borrower(s) in favour of the Bank, securing any advances and all other sums owed by the Borrower(s) to the Bank.
Borrower(s)	
Bank	Northern Bank Limited having its registered office at Donegall Square West, Belfast BT1 6JS and its successors and assigns.

In consideration of the Bank agreeing to make a loan available to the Borrower(s) on the security of the Mortgage, you the occupier, being a person who is or will be in occupation of the Property:

1. consent to the Mortgage which secures all sums now or in the future owed to the Bank by the Borrower(s) (or any of them), including any further advances;
2. agree that all rights and interests you may have from time to time in the Property or its proceeds of sale are postponed to, and take effect after, the rights and remedies of the Bank under the Mortgage;
3. agree that you will not maintain any right or interest in the Property and will immediately on request by the Bank vacate the Property, to enable the Bank to exercise its rights under the Mortgage or under general law, free from any right or interest you may have in the Property;

- 4. agree that none of the above will be affected by the Bank giving the Borrower(s) (or any of them) time to pay, or making any arrangement with the Borrower(s) (or any of them); and
- 5. acknowledge that prior to signing this deed you have been advised by the Bank to take independent legal advice, and that you have been given an opportunity to do so.

Signed and  
Delivered as a deed  
by the occupier .....  
(full name of occupier)

In the presence of: .....

Witness's full name .....

Witness's signature .....

Witness's address .....

Witness's  
Occupation .....

I confirm that I am a Solicitor/Licensed Conveyancer acting for the occupier named above and that prior to the execution of this deed I explained its nature, content and effect and the practical implications of signing it to the occupier, and the occupier informed me that he/she wished to execute this deed.

Dated .....

Signed .....

Name .....

Firm .....

## Privacy Notice (to be retained by the Consentor)

### Who we are

Danske Bank is a trading name of Northern Bank Limited, which is a member of the Danske Bank Group (the Group). This privacy notice is to let you know how we will look after your personal information. Danske Bank wants to be recognised as a trusted financial partner and is committed to protecting and respecting your privacy. We will treat your information as confidential at all times.

Under Data Protection Laws, we can only process your personal information where we have a proper reason for doing so, such as:

- it is in our own legitimate interests to do so
- we are required to do so by law i.e. a legal obligation, or processing is in the public interest
- you have entered or you are considering entering into a contract with us for a financial product or service
- you have granted us consent to process your personal information

A legitimate interest is when we have a business or commercial reason to use your information for example to prevent abuse and loss or to strengthen IT and payment security. We must, however, still treat you fairly and consider what is right for you. We only rely on legitimate interest as a reason for processing if our legitimate interest clearly outweighs your interest in not having your personal data processed by us.

### Your Privacy Rights

You have a number of rights under the Data Protection Laws in relation to the way we process your personal data, which are set out below. We will aim to respond to any request received from you in relation to exercising your rights within one month from your request, although this may be extended in some circumstances in line with Data Protection Laws.

- You have the right to access the information that we, as a bank, are processing about you and to be told where the information comes from and what we use it for. You also have the right to be informed about how long we store your information and about those with whom we share your information. Your right of access may, however, be restricted by law, the need to protect another individual's privacy or consideration for the bank's commercial business strategies and operations. You must contact us if you want to see this information. Access to your data will usually be provided free of charge, although in certain circumstances we may make a small charge where we are entitled to do so under Data Protection Laws.
- The right to ask us to correct your information if you think the information that we hold about you is wrong or incomplete.
- The right to object to our use of your information, or to ask us to delete, remove or stop keeping it if there is no need for us to keep it. This is known as the 'right to object', the 'right to erasure' or the 'right to be forgotten'. There may however be legal or regulatory reasons why we need to keep or use your information. We may sometimes be able to restrict the use of your information so that it is only used for legal claims or to exercise legal rights. In these situations we would not use or share your information while it is restricted.
- You have the right not to be subject to automated decision making where it affects your legal rights or has an adverse impact on you, for example, the refusal of an online credit application.
- You also have the right to ask us to stop using your information for profiling for marketing purposes. If you have given us your consent to process your data and the processing is automated, you have the right to get your personal information from us in an electronic format that can easily be reused. You can also ask us to pass your information in this format to other organisations.

If you wish to exercise any of these rights, please write to the Data Protection Officer, Danske Bank, Donegall Square West, Belfast. BT1 6JS or contact us at: [yourprivacyrights@danskebank.co.uk](mailto:yourprivacyrights@danskebank.co.uk)

### Cookies

We will collect your data while you are using our websites or mobile apps. If you do, you will see some marketing but it will not be tailored to you. You can find out about cookies and how we use them to improve our websites and mobile apps in our cookie policy at: <https://danskebank.co.uk/personal/help/cookies>

### How to complain

If you are unhappy with how we have handled your personal information, you have the right to complain to the Information Commissioner's Office. You can contact them by writing to the:  
Information Commissioner's Office Wycliffe House  
Water Lane Wilmslow Cheshire SK9 5AF

### Data Protection Officer

We have appointed a Data Protection Officer to advise us about our data protection obligations and to monitor compliance. You can contact the Data Protection Officer by writing to the Data Protection Officer, Danske Bank, Donegall Square West, Belfast. BT1 6JS or by emailing us at [yourprivacyrights@danskebank.co.uk](mailto:yourprivacyrights@danskebank.co.uk).

The full Privacy Notice is available on the Danske Bank UK website (<https://danskebank.co.uk/SiteCollectionDocuments/how-we-use-personal-business-info.pdf>), available in branches or issued on request.