

Consent Form

To Bank of Scotland plc

Mortgage Account Number (s): _____ (the "Mortgage Account")

Client Name (**Print**): _____ Client Name (**Print**): _____

Please state the alternative repayment arrangement requested:

Please note that although you may request a specific repayment arrangement, Bank of Scotland plc may decline this and may propose an alternative repayment arrangement better suited to your circumstances.

State reason and time period required for the alternative repayment arrangement request:

_____ (please supply medical certificate if reason is due to illness.)

I/We understand that although I/we have requested a specific repayment arrangement, Bank of Scotland plc may propose an alternative repayment arrangement better suited to my/our circumstances.

I/We confirm that I/we have read and clearly understood the alternative repayment arrangement options outlined in this pack (Please retain this for information purposes).

I/We authorise the Bank of Scotland plc or Certus to complete the necessary checks (including credit checks) in order to facilitate an application for an alternative repayment arrangement.

I/We understand that this is not an acceptance of any offer at this time, and Bank of Scotland plc is not liable for any charges on the Mortgage Account due to missed payments during the process of this application.

Client Signature	Contact Phone Number	Best Time to contact you	Contact e-mail address

Lending Terms and Conditions apply

WARNING: PLEASE NOTE THAT IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

Variable Rate Loans:

WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

WARNING: THE COST OF YOUR MONTHLY REPAYMENTS MAY INCREASE - IF YOU DO NOT KEEP UP YOUR REPAYMENTS YOU MAY LOSE YOUR HOME.

Interest-Only Mortgages:

WARNING: THE ENTIRE AMOUNT THAT YOU HAVE BORROWED WILL STILL BE OUTSTANDING AT THE END OF THE INTEREST-ONLY PERIOD.

Fixed Rate Loans:

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.

Endowment Loans:

WARNING THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.

EARLY SURRENDER OF THE INSURANCE POLICY IN RESPECT OF THE ENDOWMENT LOAN MAY RESULT IN A RETURN TO THE BORROWER WHICH WOULD BE LESS THAN THAT PAID IN PREMIA AND OTHER CHARGES.

Debt Consolidation Mortgages:

WARNING: THIS NEW LOAN MAY TAKE LONGER TO PAY OFF THAN YOUR PREVIOUS LOANS. THIS MEANS YOU MAY PAY MORE THAN IF YOU PAID OVER A SHORTER TERM.

NOTE: Telephone calls may be recorded to confirm instructions given and for quality control and training purposes.

Bank of Scotland plc has appointed Certus to provide customer support and administration to Bank of Scotland plc, to support Bank of Scotland plc in the management of its customers in Ireland and Northern Ireland. Certus has no authority to bind, commit or conclude contractual arrangements on behalf of Bank of Scotland plc but provides customer support and administration services to Bank of Scotland plc and its customers in Ireland and Northern Ireland.

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised and regulated by the Financial Services Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules. Bank of Scotland plc is entered in the FSA's Register and its Register No is 169628.