

1st APPLICANT

 Owner of property YES NO

Tax Code

Surname Forename Sex M F

Date of Birth / / Place of birth County

Married / joint property Married / separate property Single Divorced Separated Widow (er)

Document: Identity Card Passport Driving Lic. Other Number

Issued by Place of issue Date / /

1. RESIDENCE

Town Postcode County

Street N° Home Tel.

Work Tel. Mobile E-mail

2. PROFESSION

Gross Annual Income € Year Month / Year

Employed Name of Employer Since /

Self-employed Business Sector Since /

Profession: Manual worker Clerical worker Skilled worker Housewife Member of the armed forces

Self-employed Student Unemployed Manager Entrepreneur

Indep. Professional Retired

3. OTHER LOANS OUTSTANDING YES NO

Bank/lender	Last installment due	Monthly installment €	Repayments up to date	Wish to repay in full
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

 2nd APPLICANT OR GUARANTOR

 Owner of property YES NO

Tax Code

Surname Forename Sex M F

Date of Birth / / Place of birth County

Married / joint property Married / separate property Single Divorced Separated Widow (er)

Document: Identity Card Passport Driving Lic. Other Number

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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

CURRENT ACCOUNT

(to which direct debits will be applied)

 Bank Town Branch

 Opened during the year

IBAN N° - Give Bank Account Details	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	country	Check digit 1	Check digit 2	ABI/Bank code	CAB/Branch code	Account N°

LOAN REQUIRED AND PROPERTY SECURING IT
 Apartment House 1st Home 2nd Home Professional business premises Garage

 Purchase price € Town Country
 (Where mortgage differs from purchase price, indicate value)

 Street N°

Loan required:	Total Euro <input type="text"/>	Type <input type="text"/>		
	Term <input type="text"/>	years	Expected date of completion	<input type="text"/>
	Euro <input type="text"/>	Type <input type="text"/>	Term <input type="text"/>	years
	Euro <input type="text"/>	Type <input type="text"/>	Term <input type="text"/>	years

 Purpose of loan: Purchase Renovation Remortgage Completion of works Cash

DECLARATION FOR THE PURPOSE OF SUBSTITUTE TAX

 With reference to the substitute tax rate applicable I/we declare that the loan: IS NOT (0.25%) IS (2%) for the purchase, construction or renovation of properties for residential use, and their appurtenances, to which the conditions set out in note II-BIS of article 1 of the scale of charges, first part, annexed to the Amalgamated Law on Registration Tax, contained in Presidential decree 131/86 do not apply.

NB: Please check box "IS" if the purpose of the loan is purchase, construction or renovation of properties for residential use when "first house" conditions are not satisfied (in this case the applied percentage will be 2%). In all other events please check box "IS NOT" (in this case the applied percentage will be 0,25%).

 Signature of 1st applicant Signature of 2nd applicant
CONFIRMATION OF EXAMINATION OF DOCUMENTATION CONCERNING TRANSPARENCY

The applicant(s) declare(s) that they have received and read appropriate information and documentation on the mortgage product requested and described above, in accordance with the requirements of Transparency regulations.

 Place Date Signature of 1st applicant Signature of 2nd applicant

 The applicant(s) making the present Mortgage Application wish(es) to avail him/her/themselves of his/her/their right to receive an advance copy of the Sale Deed during the pre-contractual period: NO YES

 If so, do you wish to receive the document by: Post Personal E-mail:
THE APPLICANT(S) HEREBY DECLARE(S):

- that he/she/they waive(s) any claim to have details of the results of the technical and legal enquiries made by the Bank or to receive a copy thereof;
- that he/she/they waive(s) any claim to restitution of documentation supplied to the Bank;
- that he/she/they has/have never been protested nor are he/she/they the object of enforcement proceedings and/or legal actions currently in progress;
- that he/she/they has/have provided, via the present application form, complete and accurate information and data, and that he/she/they undertake(s) to advise the Bank of any changes occurring, and confirm(s) that he/she/they is/are aware of the terms of art. 137 Decree Law 385/93, the Amalgamated Banking Act, which imposes penalties on anyone giving false information or data for the purpose of obtaining a loan;
- that he/she/they is/are aware that, pursuant to, and for the purposes of, Decree Law 385/93, the Amalgamated Banking Act, the Notice "Principal Rules for Transparency", together with the information leaflets, are available to Clients at branches of Barclays Bank PLC, or may be viewed on the Internet site www.barclays.it, and consequently that he/she/they hereby accept(s) the charges and conditions contained therein, on the basis of the scale of charges currently in force;
- that he/she/they is/are aware of, and hereby expressly approve(s), the Bank's right to defer contractual completion of the purchase and to refrain from allowing it to take place where, at its absolute discretion, it considers that the grounds for disbursement of the loan are defective;
- that he/she/they is/are aware of, and expressly approve(s), the fact that the loan, if granted, will be disbursed by means of a banker's draft deposited with the Notary recording the transaction, who will release it only when, after completion of the due formalities, a mortgage of the correct rank has been validly registered in the Bank's favour;
- that he/she/they is/are aware that certain loan products are subject to maximum limits and limited availability;
- that he/she/they is/are aware that the present application is a translation of the original Italian application form for a full understanding of the clauses;
- that he/she/they is/are aware that the relation with the Customer will be regulated under the Italian law.

 Place Date Signature of 1st applicant Signature of 2nd applicant

1st Business Introducer/Internal Reference (Stamp and signature/Company Name) NDG <input type="text"/> Date <input type="text"/> Forename <input type="text"/> Surname <input type="text"/>	2nd Business Introducer/Internal Reference (Stamp and signature/Company Name) NDG <input type="text"/> Date <input type="text"/> Forename <input type="text"/> Surname <input type="text"/>	APPLY CONDITIONS AS PER SCALE <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> Other conditions Employee number <input type="text"/> NB: The fields to the left should be completed in block capitals									
SOLELY FOR BANK USE <table border="0"> <tr> <td></td> <td>Official Gross Income €</td> <td>Deductions</td> </tr> <tr> <td>1st Applicant</td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> <tr> <td>2nd Applicant</td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>			Official Gross Income €	Deductions	1 st Applicant	<input type="text"/>	<input type="text"/>	2 nd Applicant	<input type="text"/>	<input type="text"/>	Stamp confirming receipt of Loan Application <input type="text"/>
	Official Gross Income €	Deductions									
1 st Applicant	<input type="text"/>	<input type="text"/>									
2 nd Applicant	<input type="text"/>	<input type="text"/>									

DOCUMENTATION REQUIRED FOR MORTGAGES**Please tick**

- Barclays Bank PLC Application Form IN ORIGINAL

About the property

- Photographs (if available)/description of the property
- Copy of the preliminary contract Proposta d'acquisto or Compromesso
- Evidence of deposit paid
- Copy of Atto di provenienza (last title/sales purchase contract)*
- Copy of the house plans Schede Catastali and Visure Catastali issued by Land Registry Catasto*
- Copy of the building permission Permesso a costruire/Concessione edilizia/DIA (if applicable)
- Copy of the works estimate (for Renovation Mortgage only)

General

- 1) Copy of your passport (s)
- 2) Copy of the Italian Codice Fiscale (released by the Ministero delle Finanze)

About your Income

- 1) Last six months bank statements (from your main bank account where your salary/dividend is paid)**
- 2) Evidence of your savings (saving accounts, shares, pension plans, etc)
- 3) Credit Bureau documentation for each applicant confirming the score (Experian/Equifax Credit Search).

If Employed or Employed by a Ltd Co with a Shareholding

- 1) Copy of last P60 (Income Tax Return)
- 2) Copy of last 2 months pay slips
- 3) Letter from Accountant confirming your current salary and dividend payments (for employed by a Ltd or owner with a shareholding)
- 4) Copy of latest tax assessment/tax computation (UK "Inland Revenue" if applicable)

If Self- Employed

- 1) Copy of latest tax assessment/tax computation (UK "Inland Revenue")
- 2) Letter from your Accountant confirming net figures

Liabilities (if applicable)

- 1) Copy of last two months bank statements where your mortgage on main residence is paid on a regular basis or copy of bank statements showing last two rent payments
- 2) Declaration about all your current commitments on page 1 of our application form Domanda di Mutuo

* These documents should be available from the selling agent or lawyer

** Bank statements cannot be printed out on internet (online banking). They must be clear, released on headed paper and should confirm a) full name and current residential address for client/s b) good credit balances.

Documents ticked above are attached

Signature 1st Applicant

X

Signature of Business Introducer/Account Officer

Signature 2nd Applicant

X

Signature of Business Introducer/Account Officer

NOTICE PURSUANT TO THE “PERSONAL DATA PROTECTION CODE” (Decree Law n° 196/2003)

In accordance with laws in force concerning the protection of personal data, **Barclays Bank PLC (“the Bank”)**, whose registered office is at via della Moscova 18, Milan, as the “data processing owner” is required to provide certain information concerning the use of personal data.

I. Sources of personal data – Data in the Bank’s possession are obtained directly from clients or third parties.

II. Purpose of processing data – Personal data are processed as part of the Bank’s normal activity and for the following purposes:

1. “for business purposes”: purposes closely linked to and contributing to the management of the client relationship (e.g. the acquisition of information prior to signature of a contract, or the execution of operations based on the obligations arising out of the contract signed with clients, etc.);

The provision of personal data necessary for these purposes is **mandatory** and processing thereof does not require the consent of the interested parties.

2. “compulsory”: purposes linked to legal, regulatory or European community law obligations, and to the directives of the legally entitled authorities, or of supervisory and control bodies (e.g. the “centrale rischi” risk management database, the laws on usury or money laundering, etc.). In particular, data will be communicated to centralised systems set up to identify risks in existence (Bank of Italy and S.I.A.).

The provision of personal data necessary for these purposes is mandatory and processing thereof does not require the consent of the interested parties.

3. “functional”: purposes helpful to the Bank’s activity and for which the interested party has the option of giving or withholding consent. This category includes the following activities:

- the measuring of clients’ level of satisfaction with the quality of services provided and activity undertaken by the Bank, either directly or by the use of specialist companies which conduct personal or telephone interviews, or make use of questionnaires, etc.;
- the promotion and sale of the products and services of the Bank or third party companies by means of letters, telephone calls, advertising material, automated communications systems, etc.;
- market surveys.

The provision of personal data necessary for these purposes is not mandatory and their processing requires the consent of the interested party.

III. Processing methods to be used for the data - In relation to the purposes indicated above, the processing of personal data takes place through the use of manual, computerised or telematic systems strictly related to the purposes themselves and, in any event, in such a way as to guarantee the security and confidentiality of the data concerned. Protection is guaranteed in all cases, even where new channels of communication are introduced by the Bank, such as Telephone Banking, the Internet, etc.

IV. Sensitive data – It is also possible that, for certain specific operations or products requested by the client, the Bank may come into position of data defined by law as “sensitive” (personal data potentially indicative of the person’s racial or ethnic background, religious, philosophical or other beliefs, political opinions, membership of parties, trades unions, associations or organisations of a religious, philosophical, political or trades union nature, as well as data providing an indication of the state of the person’s health or sex life). Before these data can be processed, the law requires a specific form of consent, which is given on the attached form.

V. Classes of persons or entities to whom personal data may be divulged or who may become aware of them as data processing managers or agents.

For the purposes set out in Section II, the Bank must communicate personal data to third parties, in Italy and abroad, falling within the following categories:

- supervisory and control authorities and bodies, and, in general, public or private entities whose roles are of importance in terms of public law (e.g. The Italian Foreign Exchange Office (UIC) and the Bank of Italy);
- entities managing credit information databases which are essential for the purpose of identifying credit risk;
- entities providing or distributing banking, financial and insurance services;
- entities providing data acquisition, manipulation and processing services which are necessary for the purpose of carrying out clients’ instructions;
- entities carrying out the archiving of documents and data entry;
- entities providing client support services (e.g. call centres, help desks, etc.);
- entities involved in the transmission, printing, enveloping, transport and sorting of

communications with the interested party;

- entities providing debt recovery services;
- companies managing national and international systems for the control of fraud against banks and financial intermediaries;
- entities providing services in the management of the Bank’s information system and telecommunications networks (including electronic mail);
- entities with control, audit and certification responsibilities over the Bank’s activity, including that undertaken in the interests of clients;
- entities providing support and consultancy services;
- entities promoting and selling the products and services of the Bank and other companies in the Barclays Bank PLC group;
- entities carrying out market research aimed to measure clients’ level of satisfaction with the quality of the Bank’s services and activity.

Entities belonging to the above categories will use the data in their capacity as “managers” of data processing, appointed by the Bank, or operating in complete autonomy as separate “process owners”.

The Bank may communicate personal data for the prevention and control of insolvency risk and fraud control to CRIF S.p.A - Via M. Fantin 1/3, cap 40131 Bologna – a company managing “private risk management databases”, which, as an autonomous process owner, may process and divulge the data to companies in the CRIF group and to banks and companies (including those abroad) operating in the lending and fraud control field, in deferred payment and in the credit risk prevention and fraud control sector. If consent for such communication were not forthcoming, the Bank would not be in a position to undertake the operations requested.

The data processed will not be divulged.

Entities listed in point VII below may become aware of data in their capacity as data processing managers, as may individuals in the following categories in their operational capacities in respect of data necessary to carry out their allotted duties:

- employees of the Bank or persons on attachment from it;
- attachés, temporary employees and workers;
- business introducers;
- employees of external companies appointed as data processing managers.

VI. Rights of the interested party – Finally, we draw attention to the fact that the law governing the protection of personal data gives the interested party specific rights.

In particular, the interested party may obtain:

- confirmation of the existence or otherwise of personal data relating to him/her, even if not yet input, and the communication of such data in an intelligible form;
- an indication of the origin of personal data and of the purpose and methods of processing such data, and of the logic used where electronic methods of processing are in use;
- an indication of details to identify the process owner and processing managers, as well as the bodies and categories of bodies to which personal data may be communicated or which may come into possession of such data;
- the updating, correction and addition of data, as well as the deletion, conversion into an anonymous form or the freezing of data processed in breach of the law.

The interested party is also entitled to object, for valid reasons, to the processing of personal data even if relevant for the collection or processing of personal data for the purpose of the dispatch of advertising material or direct selling, or for market research or commercial communication purposes.

VII. Process Owner and Data Processing Manager – The process owner for the processing of personal data is Barclays Bank PLC, Italian Branch, Via della Moscova 18, Milano. The Bank has appointed as the person responsible for responding to the interested party in the event of any exercise of the above-mentioned rights, the Head of Operations Department of the residential property mortgage unit of the Italian Branch of Barclays Bank PLC. Rights may be exercised using the following methods:

Letter: Barclays Bank PLC - Customer Service - Via Arconati,1 - 20135 Milano
E-mail: privacy@barclays.it

A request to exercise the rights referred to in Section VI letters a), b), and c) may also be made verbally.

The updated list of data processing managers is available at the Bank’s premises and on the website: www.barclays.it

HOW WE USE YOUR DATA

(Art. 13 of the Personal Data Protection Code; Art. 5 of the Code of Conduct on Credit Information Systems)

Dear Client,

When granting the loan for which you have applied, we use some of your personal data. The data concerned are either supplied by you or obtained by us from certain databases. Without such data, which we use in assessing your creditworthiness, it may not be possible to grant the loan.

These data will be held in our system; some will be communicated to large databases established to assess credit risk, managed by private entities and available for wide consultation. This means that other banks or finance companies to which you may apply for another loan, financing or credit card etc., even for the purchase of consumer goods on credit, may become aware that you have submitted a recent loan application to us, that you have other loans or financing operations outstanding, and whether or not your repayments are up to date.

As long as your repayments are made on time, your consent is required for these data to be maintained in the databases. Where repayments are late or missed, or where the financing relates to your business or professional activity, such consent is not necessary.

You have the right to be aware of your data and may exercise various rights in relation to their use (correction, updating, deletion, etc.).

For all requests concerning your data, it is advisable to use the facsimile available on the website www.garantepriacy.it, submitting it to us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it

and to the companies detailed below, to which we shall communicate your data:

CRIF S.p.A – Via M. Fantin 1/3 – 40131 Bologna

We hold your data for all requirements related to the processing of the loan and to comply with legal obligations.

For more effective credit risk assessment, we communicate certain data (static data, including those relating any to party with joint liability, type of contract; amount of the loan; repayment arrangements) to credit information systems, which are governed by the relative code of conduct (published in the Official Gazette, General Series, n. 300 of 23 December 2004; website www.garantepriacy.it). The data are also accessible to the various participating banks and finance companies, whose categories are indicated below.

Your data are periodically updated with information acquired in the course of the relationship (repayment experience; outstanding debit balance; status of the relationship).

Within the credit information systems, your data will be handled using methods of organisation, comparison and processing strictly necessary to achieve the above-mentioned aims, and in particular to extract specific data relating to you from the computerised credit information system. In carrying out this processing, use will be made of computer, teleprocessing and manual systems which guarantee the security and confidentiality of such data, even where remote transmission techniques are used.

HOW WE USE YOUR DATA

(Art. 13 of the Personal Data Protection Code; Art. 5 of the Code of Conduct on Credit Information Systems)

Specific statistical processes will be applied to your data in order to allocate an overall rating or points score to your creditworthiness and solvency (credit scoring), taking account of the following principal factors: the number and type of existing credit relationships, the payment status and history for current or previous relationships, any new loan applications and their nature, the history of credit accounts now closed.

Certain additional data may also be supplied to you where a loan application is declined.

The credit information systems to which we subscribe are managed by:

DETAILS OF COMPANY: CRIF S.p.A., whose registered office is in Bologna, Public Relations Office: Via Montebello 2/2, 40121 Bologna. Fax: 051 6458940, Tel: 051 6458900, website: www.consumatori.crif.com / **TYPE OF SYSTEM:** positive and negative / **PARTICIPANTS:** Banks, Financial Intermediaries, private individuals who as part of their commercial or professional activity grant deferred payment terms for goods or services / **DATA RETENTION PERIOD:** the periods set out in the Code of Conduct – see table below / **USE OF AUTOMATED CREDIT SCORING SYSTEMS:** YES / **OTHER DETAILS:** CRIF S.p.A. is a member of an international network of credit information systems operating in various European and non-European countries. Consequently, data being processed may be communicated (subject to all legal requirements) to other companies, including foreign companies, operating – in accordance with the legislation of the countries concerned – as autonomous operators of such credit information systems, which therefore serve the same purpose as the system managed by CRIF S.p.A. (a list of affiliated foreign systems is available on the website: www.crif.com).

You are entitled to have access at any time to data relating to you. Please contact us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it or alternatively the managers of credit information systems, at the addresses indicated above.

In the same way, you may also request the correction, updating or completion of inaccurate or incomplete data, or the deletion or freezing of data processed in breach of the law, and may also, on legitimate grounds which should be detailed in the request, oppose their use (art.7 of the Code; art. 8 of the Code of Conduct).

loan application	6 months where the assessment process requires it, or 1 month where the application is declined or withdrawn
two installments or two months unpaid later regularised	12 months from the date of regularisation
longer payment delays regularised including negotiated agreements	24 months from the date of regularisation
negative events (e.g. unpaid installments, serious default, doubtful debts) not regularised	36 months from the contractual expiry of the relationship or from the date on which the latest update was necessary (in the case of successive agreements or other significant repayment events).
relationships proceeding normally (with no repayment delays or other negative events)	36 months where other relationships with non-regularised negative events exist. In all other cases, in the first phase of application of the Code of Conduct, the period will be 36 months from the end of the relationship or expiry of the contract, or from the first update made in the month following such dates (in the second half of 2005, after assessment of the Guarantor, this period will either remain 36 months or be reduced to 24. See website www.garantepriacy.it)

CONSENT PURSUANT TO THE “PERSONAL DATA PROTECTION CODE” (Decree Law n° 196/2003)

To: Barclays Bank PLC

Since, as set out in the Notice supplied to me in accordance with Decree Law n° 196/2003, the execution of the operations and services requested involves the communication (and related processing) of my personal data for the purposes set out in Section II of the Notice (“for business purposes” and “compulsory”), to the following categories of entity: • supervisory and control authorities and bodies, and, in general, public or private entities whose roles are of importance in terms of public law (e.g. the Italian Foreign Exchange Office (UIC) and the Bank of Italy); • entities managing credit information databases which are essential for the purpose of identifying credit risk; • entities providing or distributing banking, financial and insurance services; • entities providing data acquisition, manipulation and processing services required to carry out clients’ instructions; • entities carrying out the archiving of documents and data entry; • entities providing client support services (e.g. call centres, help desks, etc.); • entities involved in the transmission, printing, enveloping, transport and sorting of communications with the interested party; • entities providing debt recovery services; • companies managing national and international systems for the control of fraud against banks and financial intermediaries; • entities providing services in the management of the Bank’s information system and telecommunications networks (including electronic mail); • entities with control, audit and certification responsibilities over the Bank’s activity, including that undertaken in the interests of clients; • entities providing support and consultancy services; in particular, the Bank may communicate personal data for the prevention and control of insolvency risk and fraud control, to CRIF S.p.A. (a company managing “private risk management databases”).

I give my consent I do not give my consent
to the above-mentioned communications.

I give my consent I do not give my consent
to the above-mentioned communications.

I am aware that, in the absence of my consent, the Bank will not be in a position to carry out the operations or provide the services requested.

1st Applicant:

Forename

Surname

Date / /

Signature for agreement: 1st Applicant

2nd Applicant:

Forename

Surname

Date / /

Signature for agreement: 2nd Applicant

1st APPLICANT

With regard to the communication of my data by the Bank to companies measuring the quality of services provided:

I give my consent I do not give my consent

With regard to the processing of my data by the Bank for the purpose of commercial information, market research and the direct sale of the products and services of the Barclays Group:

I give my consent I do not give my consent

With regard to the processing of my data by the Bank for the purpose of commercial information, market research and the direct sale of the products and services of other companies:

I give my consent I do not give my consent

With regard to the communication of my data by the Bank to other companies for the purpose of commercial information, market research and the direct sale of their products and services:

I give my consent I do not give my consent

Date / /

Signature for agreement: 1st Applicant

With regard to the processing of sensitive data, either those already held by the Bank or acquired by it as a consequence of operations undertaken and contracts entered into, such data being of the type indicated in Section IV of the Notice (e.g. membership of trades unions, parties or other associations as well as health-related data), and always provided this is specifically in furtherance of the intended purpose of the operation or services requested by me:

I give my consent I do not give my consent

Date / /

Signature for agreement: 1st Applicant

2nd APPLICANT

With regard to the communication of my data by the Bank to companies measuring the quality of services provided:

I give my consent I do not give my consent

With regard to the processing of my data by the Bank for the purpose of commercial information, market research and the direct sale of the products and services of the Barclays Group:

I give my consent I do not give my consent

With regard to the processing of my data by the Bank for the purpose of commercial information, market research and the direct sale of the products and services of other companies:

I give my consent I do not give my consent

With regard to the communication of my data by the Bank to other companies for the purpose of commercial information, market research and the direct sale of their products and services:

I give my consent I do not give my consent

Date / /

Signature for agreement: 2nd Applicant

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1. “for business purposes”: purposes closely linked to and contributing to the management of the client relationship (e.g. the acquisition of information prior to signature of a contract, or the execution of operations based on the obligations arising out of the contract signed with clients, etc.);

The provision of personal data necessary for these purposes is mandatory and processing thereof does not require the consent of the interested parties.

2. “compulsory”: purposes linked to legal, regulatory or European community law obligations, and to the directives of the legally entitled authorities, or of supervisory and control bodies (e.g. the “centrale rischi” risk management database, the laws on usury or money laundering, etc.). In particular, data will be communicated to centralised systems set up to identify risks in existence (Bank of Italy and S.I.A.).

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3. “functional”: purposes helpful to the Bank’s activity and for which the interested party has the option of giving or withholding consent. This category includes the following activities:

- the measuring of clients’ level of satisfaction with the quality of services provided and activity undertaken by the Bank, either directly or by the use of specialist companies which conduct personal or telephone interviews, or make use of questionnaires, etc.;
- the promotion and sale of the products and services of the Bank or third party companies by means of letters, telephone calls, advertising material, automated communications systems, etc.;
- market surveys.

The provision of personal data necessary for these purposes is not mandatory and their processing requires the consent of the interested party.

III. Processing methods to be used for the data - In relation to the purposes indicated above, the processing of personal data takes place through the use of manual, computerised or telematic systems strictly related to the purposes themselves and, in any event, in such a way as to guarantee the security and confidentiality of the data concerned. Protection is guaranteed in all cases, even where new channels of communication are introduced by the Bank, such as Telephone Banking, the Internet, etc.

IV. Sensitive data – It is also possible that, for certain specific operations or products requested by the client, the Bank may come into position of data defined by law as “sensitive” (personal data potentially indicative of the person’s racial or ethnic background, religious, philosophical or other beliefs, political opinions, membership of parties, trades unions, associations or organisations of a religious, philosophical, political or trades union nature, as well as data providing an indication of the state of the person’s health or sex life). Before these data can be processed, the law requires a specific form of consent, which is given on the attached form.

V. Classes of persons or entities to whom personal data may be divulged or who may become aware of them as data processing managers or agents.

For the purposes set out in Section II, the Bank must communicate personal data to third parties, in Italy and abroad, falling within the following categories:

- supervisory and control authorities and bodies, and, in general, public or private entities whose roles are of importance in terms of public law (e.g. The Italian Foreign Exchange Office (UIC) and the Bank of Italy)
- entities managing credit information databases which are essential for the purpose of identifying credit risk;
- entities providing or distributing banking, financial and insurance services;
- entities providing data acquisition, manipulation and processing services which are necessary for the purpose of carrying out clients’ instructions;
- entities carrying out the archiving of documents and data entry;
- entities providing client support services (e.g. call centres, help desks, etc.);

- entities involved in the transmission, printing, enveloping, transport and sorting of communications with the interested party;
- entities providing debt recovery services;
- companies managing national and international systems for the control of fraud against banks and financial intermediaries;
- entities providing services in the management of the Bank’s information system and telecommunications networks (including electronic mail);
- entities with control, audit and certification responsibilities over the Bank’s activity, including that undertaken in the interests of clients;
- entities providing support and consultancy services;
- entities promoting and selling the products and services of the Bank and other companies in the Barclays Bank PLC group;
- entities carrying out market research aimed to measure clients’ level of satisfaction with the quality of the Bank’s services and activity.

Entities belonging to the above categories will use the data in their capacity as “managers” of data processing, appointed by the Bank, or operating in complete autonomy as separate “process owners”.

The Bank may communicate personal data for the prevention and control of insolvency risk and fraud control to CRIF S.p.A - Via M. Fantin 1/3, cap 40131 Bologna – a company managing “private risk management databases”, which, as an autonomous process owner, may process and divulge the data to companies in the CRIF group and to banks and companies (including those abroad) operating in the lending and fraud control field, in deferred payment and in the credit risk prevention and fraud control sector. If consent for such communication were not forthcoming, the Bank would not be in a position to undertake the operations requested.

The data processed will not be divulged.

Entities listed in point VII below may become aware of data in their capacity as data processing managers, as may individuals in the following categories in their operational capacities in respect of data necessary to carry out their allotted duties:

- a) employees of the Bank or persons on attachment from it;
- b) attachés, temporary employees and workers;
- c) business introducers;
- d) employees of external companies appointed as data processing managers.

VI. Rights of the interested party – Finally, we draw attention to the fact that the law governing the protection of personal data gives the interested party specific rights.

In particular, the interested party may obtain:

- a) confirmation of the existence or otherwise of personal data relating to him/her, even if not yet input, and the communication of such data in an intelligible form;
- b) an indication of the origin of personal data and of the purpose and methods of processing such data, and of the logic used where electronic methods of processing are in use;
- c) an indication of details to identify the process owner and processing managers, as well as the bodies and categories of bodies to which personal data may be communicated or which may come into possession of such data;
- d) the updating, correction and addition of data, as well as the deletion, conversion into an anonymous form or the freezing of data processed in breach of the law.

The interested party is also entitled to object, for valid reasons, to the processing of personal data even if relevant for the collection or processing of personal data for the purpose of the dispatch of advertising material or direct selling, or for market research or commercial communication purposes.

VII. Process Owner and Data Processing Manager – The process owner for the processing of personal data is Barclays Bank PLC, Italian Branch, Via della Moscova 18, Milano. The Bank has appointed as the person responsible for responding to the interested party in the event of any exercise of the above-mentioned rights, the Head of Operations Department of the residential property mortgage unit of the Italian Branch of Barclays Bank PLC. Rights may be exercised using the following methods:

Letter: Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano

E-mail: privacy@barclays.it

A request to exercise the rights referred to in Section VI letters a), b), and c) may also be made verbally.

The updated list of data processing managers is available at the Bank’s premises and on the website: www.barclays.it

HOW WE USE YOUR DATA

(Art. 13 of the Personal Data Protection Code; Art. 5 of the Code of Conduct on Credit Information Systems)

Dear Client,

When granting the loan for which you have applied, we use some of your personal data. The data concerned are either supplied by you or obtained by us from certain databases. Without such data, which we use in assessing your creditworthiness, it may not be possible to grant the loan.

These data will be held in our system; some will be communicated to large databases established to assess credit risk, managed by private entities and available for wide consultation. This means that other banks or finance companies to which you may apply for another loan, financing or credit card etc., even for the purchase of consumer goods on credit, may become aware that you have submitted a recent loan application to us, that you have other loans or financing operations outstanding, and whether or not your repayments are up to date.

As long as your repayments are made on time, your consent is required for these data to be maintained in the databases. Where repayments are late or missed, or where the financing relates to your business or professional activity, such consent is not necessary.

You have the right to be aware of your data and may exercise various rights in relation to their use (correction, updating, deletion, etc.).

For all requests concerning your data, it is advisable to use the facsimile available on the website www.garanteprivacy.it, submitting it to us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it

and to the companies detailed below, to which we shall communicate your data:

CRIF S.p.A – Via M. Fantin 1/3 – 40131 Bologna

We hold your data for all requirements related to the processing of the loan and to comply with legal obligations.

For more effective credit risk assessment, we communicate certain data (static data, including those relating any to party with joint liability, type of contract; amount of the loan; repayment arrangements) to credit information systems, which are governed by the relative code of conduct (published in the Official Gazette, General Series, n. 300 of 23 December 2004; website www.garanteprivacy.it). The data are also accessible to the various participating banks and finance companies, whose categories are indicated below.

Your data are periodically updated with information acquired in the course of the relationship (repayment experience; outstanding debit balance; status of the relationship).

Within the credit information systems, your data will be handled using methods of organisation, comparison and processing strictly necessary to achieve the above-mentioned aims, and in particular to extract specific data relating to you from the computerised credit information system. In carrying out this processing, use will be made of computer, teleprocessing and manual systems which guarantee the security and confidentiality of such data, even where remote transmission techniques are used.

Specific statistical processes will be applied to your data in order to allocate an overall rating or points score to your creditworthiness and solvency (credit scoring), taking account of the following principal factors: the number and type of existing credit relationships, the payment status and history for current or previous relationships, any new loan applications and their nature, the history of credit accounts now closed.

Certain additional data may also be supplied to you where a loan application is declined.

The credit information systems to which we subscribe are managed by:

DETAILS OF COMPANY: CRIF S.p.A., whose registered office is in Bologna, Public Relations Office: Via Montebello 2/2, 40121 Bologna. Fax: 051 6458940, Tel: 051 6458900, website: www.consumatori.crif.com / **TYPE OF SYSTEM:** positive and negative / **PARTICIPANTS:** Banks, Financial Intermediaries, private individuals who as part of their commercial or professional activity grant deferred payment terms for goods or services / **DATA RETENTION PERIOD:** the periods set out in the Code of Conduct – see table below / **USE OF AUTOMATED CREDIT SCORING SYSTEMS:** YES / **OTHER DETAILS:** CRIF S.p.A. is a member of an international network of credit information systems operating in various European and non-European countries. Consequently, data being processed may be communicated (subject to all legal requirements) to other companies, including foreign companies, operating – in accordance with the legislation of the countries concerned – as autonomous operators of such credit information systems, which therefore serve the same purpose as the system managed by CRIF S.p.A. (a list of affiliated foreign systems is available on the website: www.crif.com).

You are entitled to have access at any time to data relating to you. Please contact us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it

or alternatively the managers of credit information systems, at the addresses indicated above.

In the same way, you may also request the correction, updating or completion of inaccurate or incomplete data, or the deletion or freezing of data processed in breach of the law, and may also, on legitimate grounds which should be detailed in the request, oppose their use (art.7 of the Code; art. 8 of the Code of Conduct).

loan application	6 months where the assessment process requires it, or 1 month where the application is declined or withdrawn
two installments or two months unpaid later regularised	12 months from the date of regularisation
longer payment delays regularised including negotiated agreements	24 months from the date of regularisation
negative events (e.g. unpaid installments, serious default, doubtful debts) not regularised	36 months from the contractual expiry of the relationship or from the date on which the latest update was necessary (in the case of successive agreements or other significant repayment events).
relationships proceeding normally (with no repayment delays or other negative events)	36 months where other relationships with non-regularised negative events exist. In all other cases, in the first phase of application of the Code of Conduct, the period will be 36 months from the end of the relationship or expiry of the contract, or from the first update made in the month following such dates (in the second half of 2005, after assessment of the Guarantor, this period will either remain 36 months or be reduced to 24. See website www.garanteprivacy.it)

ATTACHED TO MORTGAGE APPLICATION OF

_____ of € _____

MORTGAGE APPLICATION N° _____ / _____

Provisional application n° _____

Applicant N° _____

FURTHER APPLICANT OR **GUARANTOR**
Owner of property YES NO

Tax Code _____

Surname _____ Forename _____ Sex M F

Date of Birth _____ / _____ / _____ Place of birth _____ County _____

Married / joint property
 Married / separate property
 Single
 Divorced
 Separated
 Widow (er)

Document: Identity Card Passport Driving Lic. Other Number _____

Issued by _____ Place of issue _____ Date _____ / _____ / _____

1. RESIDENCE

Town _____ Postcode _____ County _____

Street _____ N° _____ Home Tel. _____

Work _____ Tel. Mobile _____ E-mail _____

2. PROFESSION

Gross Annual Income € _____ Year _____ Month / Year _____

Employed Name of Employer _____ Since _____ / _____

Self-employed Business Sector _____ Since _____ / _____

Profession: Manual worker Clerical worker Skilled worker Housewife Member of the armed forces
 Self-employed Student Unemployed Manager Entrepreneur
 Indep. Professional Retired

3. OTHER LOANS OUTSTANDING YES NO

Bank/lender	Last installment due	Monthly installment €	Repayments up to date		Wish to repay in full	
_____	_____	_____	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
_____	_____	_____	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
_____	_____	_____	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
_____	_____	_____	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

CONFIRMATION OF EXAMINATION OF DOCUMENTATION CONCERNING TRANSPARENCY

The applicant(s) declare(s) that they have received and read appropriate information and documentation on the mortgage product requested and described above, in accordance with the requirements of Transparency regulations.

THE APPLICANT(S) HEREBY DECLARE(S):

- that he/she/they waive(s) any claim to have details of the results of the technical and legal enquiries made by the Bank or to receive a copy thereof;
- that he/she/they waive(s) any claim to restitution of documentation supplied to the Bank;
- that he/she/they has/have never been protested nor are he/she/they the object of enforcement proceedings and/or legal actions currently in progress;
- that he/she/they has/have provided, via the present application form, complete and accurate information and data, and that he/she/they undertake(s) to advise the Bank of any changes occurring, and confirm(s) that he/she/they is/are aware of the terms of art. 137 Decree Law 385/93, the Amalgamated Banking Act, which imposes penalties on anyone giving false information or data for the purpose of obtaining a loan;
- that he/she/they is/are aware that, pursuant to, and for the purposes of, Decree Law 385/93, the Amalgamated Banking Act, the Notice "Principal Rules for Transparency", together with the information leaflets, are available to Clients at branches of Barclays Bank PLC, or may be viewed on the Internet site www.barclays.it, and consequently that he/she/they hereby accept(s) the charges and conditions contained therein, on the basis of the scale of charges currently in force;
- that he/she/they is/are aware of, and hereby expressly approve(s), the Bank's right to defer contractual completion of the purchase and to refrain from allowing it to take place where, at its absolute discretion, it considers that the grounds for disbursement of the loan are defective;
- that he/she/they is/are aware of, and expressly approve(s), the fact that the loan, if granted, will be disbursed by means of a banker's draft deposited with the Notary recording the transaction, who will release it only when, after completion of the due formalities, a mortgage of the correct rank has been validly registered in the Bank's favour;
- that he/she/they is/are aware that certain loan products are subject to maximum limits and limited availability;
- that he/she/they is/are aware that the present application is a translation of the original Italian application form for a full understanding of the clauses;
- that he/she/they is/are aware that the relation with the Customer will be regulated under the Italian law.

Place _____ Date _____ Signature further Applicant

SOLELY FOR BANK USE	
Official Gross Income €	Deductions
Further Applicant _____ , _____	_____ , _____

Stamp confirming receipt of Loan Application

DOCUMENTATION REQUIRED FOR MORTGAGES**Please tick**

- Barclays Bank PLC Application Form IN ORIGINAL

About the property

- Photographs (if available)/description of the property
- Copy of the preliminary contract Proposta d'acquisto or Compromesso
- Evidence of deposit paid
- Copy of Atto di provenienza (last title/sales purchase contract)*
- Copy of the house plans Schede Catastali and Visure Catastali issued by Land Registry Catasto*
- Copy of the building permission Permesso a costruire/Concessione edilizia/DIA (if applicable)
- Copy of the works estimate (for Renovation Mortgage only)

General

- 1) Copy of your passport (s)
- 2) Copy of the Italian Codice Fiscale (released by the Ministero delle Finanze)

About your Income

- 1) Last six months bank statements (from your main bank account where your salary/dividend is paid)**
- 2) Evidence of your savings (saving accounts, shares, pension plans, etc)
- 3) Credit Bureau documentation for each applicant confirming the score (Experian/Equifax Credit Search).

If Employed or Employed by a Ltd Co with a Shareholding

- 1) Copy of last P60 (Income Tax Return)
- 2) Copy of last 2 months pay slips
- 3) Letter from Accountant confirming your current salary and dividend payments (for employed by a Ltd or owner with a shareholding)
- 4) Copy of latest tax assessment/tax computation (UK "Inland Revenue" if applicable)

If Self- Employed

- 1) Copy of latest tax assessment/tax computation (UK "Inland Revenue")
- 2) Letter from your Accountant confirming net figures

Liabilities (if applicable)

- 1) Copy of last two months bank statements where your mortgage on main residence is paid on a regular basis or copy of bank statements showing last two rent payments
- 2) Declaration about all your current commitments on page 1 of our application form Domanda di Mutuo

* These documents should be available from the selling agent or lawyer

** Bank statements cannot be printed out on internet (online banking). They must be clear, released on headed paper and should confirm a) full name and current residential address for client/s b) good credit balances.

Documents ticked above are attached

Signature 1st Applicant

Signature of Business Introducer/Account Officer

NOTICE PURSUANT TO THE “PERSONAL DATA PROTECTION CODE” (Decree Law n° 196/2003)

In accordance with laws in force concerning the protection of personal data, **Barclays Bank PLC (“the Bank”)**, whose registered office is at via della Moscova 18, Milan, as the “data processing owner” is required to provide certain information concerning the use of personal data.

I. Sources of personal data – Data in the Bank’s possession are obtained directly from clients or third parties.

II. Purpose of processing data – Personal data are processed as part of the Bank’s normal activity and for the following purposes:

1. “for business purposes”: purposes closely linked to and contributing to the management of the client relationship (e.g. the acquisition of information prior to signature of a contract, or the execution of operations based on the obligations arising out of the contract signed with clients, etc.);

The provision of personal data necessary for these purposes is **mandatory** and processing thereof does not require the consent of the interested parties.

2. “compulsory”: purposes linked to legal, regulatory or European community law obligations, and to the directives of the legally entitled authorities, or of supervisory and control bodies (e.g. the “centrale rischi” risk management database, the laws on usury or money laundering, etc.). In particular, data will be communicated to centralised systems set up to identify risks in existence (Bank of Italy and S.I.A.).

The provision of personal data necessary for these purposes is mandatory and processing thereof does not require the consent of the interested parties.

3. “functional”: purposes helpful to the Bank’s activity and for which the interested party has the option of giving or withholding consent. This category includes the following activities:

- the measuring of clients’ level of satisfaction with the quality of services provided and activity undertaken by the Bank, either directly or by the use of specialist companies which conduct personal or telephone interviews, or make use of questionnaires, etc.;
- the promotion and sale of the products and services of the Bank or third party companies by means of letters, telephone calls, advertising material, automated communications systems, etc.;
- market surveys.

The provision of personal data necessary for these purposes is not mandatory and their processing requires the consent of the interested party.

III. Processing methods to be used for the data - In relation to the purposes indicated above, the processing of personal data takes place through the use of manual, computerised or telematic systems strictly related to the purposes themselves and, in any event, in such a way as to guarantee the security and confidentiality of the data concerned. Protection is guaranteed in all cases, even where new channels of communication are introduced by the Bank, such as Telephone Banking, the Internet, etc.

IV. Sensitive data – It is also possible that, for certain specific operations or products requested by the client, the Bank may come into position of data defined by law as “sensitive” (personal data potentially indicative of the person’s racial or ethnic background, religious, philosophical or other beliefs, political opinions, membership of parties, trades unions, associations or organisations of a religious, philosophical, political or trades union nature, as well as data providing an indication of the state of the person’s health or sex life). Before these data can be processed, the law requires a specific form of consent, which is given on the attached form.

V. Classes of persons or entities to whom personal data may be divulged or who may become aware of them as data processing managers or agents.

For the purposes set out in Section II, the Bank must communicate personal data to third parties, in Italy and abroad, falling within the following categories:

- supervisory and control authorities and bodies, and, in general, public or private entities whose roles are of importance in terms of public law (e.g. The Italian Foreign Exchange Office (UIC) and the Bank of Italy);
- entities managing credit information databases which are essential for the purpose of identifying credit risk;
- entities providing or distributing banking, financial and insurance services;
- entities providing data acquisition, manipulation and processing services which are necessary for the purpose of carrying out clients’ instructions;
- entities carrying out the archiving of documents and data entry;
- entities providing client support services (e.g. call centres, help desks, etc.);
- entities involved in the transmission, printing, enveloping, transport and sorting of

communications with the interested party;

- entities providing debt recovery services;
- companies managing national and international systems for the control of fraud against banks and financial intermediaries;
- entities providing services in the management of the Bank’s information system and telecommunications networks (including electronic mail);
- entities with control, audit and certification responsibilities over the Bank’s activity, including that undertaken in the interests of clients;
- entities providing support and consultancy services;
- entities promoting and selling the products and services of the Bank and other companies in the Barclays Bank PLC group;
- entities carrying out market research aimed to measure clients’ level of satisfaction with the quality of the Bank’s services and activity.

Entities belonging to the above categories will use the data in their capacity as “managers” of data processing, appointed by the Bank, or operating in complete autonomy as separate “process owners”.

The Bank may communicate personal data for the prevention and control of insolvency risk and fraud control to CRIF S.p.A - Via M. Fantin 1/3, cap 40131 Bologna – a company managing “private risk management databases”, which, as an autonomous process owner, may process and divulge the data to companies in the CRIF group and to banks and companies (including those abroad) operating in the lending and fraud control field, in deferred payment and in the credit risk prevention and fraud control sector. If consent for such communication were not forthcoming, the Bank would not be in a position to undertake the operations requested.

The data processed will not be divulged.

Entities listed in point VII below may become aware of data in their capacity as data processing managers, as may individuals in the following categories in their operational capacities in respect of data necessary to carry out their allotted duties:

- employees of the Bank or persons on attachment from it;
- attachés, temporary employees and workers;
- business introducers;
- employees of external companies appointed as data processing managers.

VI. Rights of the interested party – Finally, we draw attention to the fact that the law governing the protection of personal data gives the interested party specific rights.

In particular, the interested party may obtain:

- confirmation of the existence or otherwise of personal data relating to him/her, even if not yet input, and the communication of such data in an intelligible form;
- an indication of the origin of personal data and of the purpose and methods of processing such data, and of the logic used where electronic methods of processing are in use;
- an indication of details to identify the process owner and processing managers, as well as the bodies and categories of bodies to which personal data may be communicated or which may come into possession of such data;
- the updating, correction and addition of data, as well as the deletion, conversion into an anonymous form or the freezing of data processed in breach of the law.

The interested party is also entitled to object, for valid reasons, to the processing of personal data even if relevant for the collection or processing of personal data for the purpose of the dispatch of advertising material or direct selling, or for market research or commercial communication purposes.

VII. Process Owner and Data Processing Manager – The process owner for the processing of personal data is Barclays Bank PLC, Italian Branch, Via della Moscova 18, Milano. The Bank has appointed as the person responsible for responding to the interested party in the event of any exercise of the above-mentioned rights, the Head of Operations Department of the residential property mortgage unit of the Italian Branch of Barclays Bank PLC. Rights may be exercised using the following methods:

Letter: Barclays Bank PLC - Customer Service - Via Arconati,1 - 20135 Milano

E-mail: privacy@barclays.it

A request to exercise the rights referred to in Section VI letters a), b), and c) may also be made verbally.

The updated list of data processing managers is available at the Bank’s premises and on the website: www.barclays.it

HOW WE USE YOUR DATA

(Art. 13 of the Personal Data Protection Code; Art. 5 of the Code of Conduct on Credit Information Systems)

Dear Client,

When granting the loan for which you have applied, we use some of your personal data. The data concerned are either supplied by you or obtained by us from certain databases. Without such data, which we use in assessing your creditworthiness, it may not be possible to grant the loan.

These data will be held in our system; some will be communicated to large databases established to assess credit risk, managed by private entities and available for wide consultation. This means that other banks or finance companies to which you may apply for another loan, financing or credit card etc., even for the purchase of consumer goods on credit, may become aware that you have submitted a recent loan application to us, that you have other loans or financing operations outstanding, and whether or not your repayments are up to date.

As long as your repayments are made on time, your consent is required for these data to be maintained in the databases. Where repayments are late or missed, or where the financing relates to your business or professional activity, such consent is not necessary.

You have the right to be aware of your data and may exercise various rights in relation to their use (correction, updating, deletion, etc.).

For all requests concerning your data, it is advisable to use the facsimile available on the website www.garantepriacy.it, submitting it to us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it

and to the companies detailed below, to which we shall communicate your data:

CRIF S.p.A – Via M. Fantin 1/3 – 40131 Bologna

We hold your data for all requirements related to the processing of the loan and to comply with legal obligations.

For more effective credit risk assessment, we communicate certain data (static data, including those relating any to party with joint liability, type of contract; amount of the loan; repayment arrangements) to credit information systems, which are governed by the relative code of conduct (published in the Official Gazette, General Series, n. 300 of 23 December 2004; website www.garantepriacy.it). The data are also accessible to the various participating banks and finance companies, whose categories are indicated below.

Your data are periodically updated with information acquired in the course of the relationship (repayment experience; outstanding debit balance; status of the relationship).

Within the credit information systems, your data will be handled using methods of organisation, comparison and processing strictly necessary to achieve the above-mentioned aims, and in particular to extract specific data relating to you from the computerised credit information system. In carrying out this processing, use will be made of computer, teleprocessing and manual systems which guarantee the security and confidentiality of such data, even where remote transmission techniques are used.

HOW WE USE YOUR DATA

(Art. 13 of the Personal Data Protection Code; Art. 5 of the Code of Conduct on Credit Information Systems)

Specific statistical processes will be applied to your data in order to allocate an overall rating or points score to your creditworthiness and solvency (credit scoring), taking account of the following principal factors: the number and type of existing credit relationships, the payment status and history for current or previous relationships, any new loan applications and their nature, the history of credit accounts now closed.

Certain additional data may also be supplied to you where a loan application is declined.

The credit information systems to which we subscribe are managed by:

DETAILS OF COMPANY: CRIF S.p.A., whose registered office is in Bologna, Public Relations Office: Via Montebello 2/2, 40121 Bologna. Fax: 051 6458940, Tel: 051 6458900, website: www.consumatori.crif.com / **TYPE OF SYSTEM:** positive and negative / **PARTICIPANTS:** Banks, Financial Intermediaries, private individuals who as part of their commercial or professional activity grant deferred payment terms for goods or services / **DATA RETENTION PERIOD:** the periods set out in the Code of Conduct – see table below / **USE OF AUTOMATED CREDIT SCORING SYSTEMS:** YES / **OTHER DETAILS:** CRIF S.p.A. is a member of an international network of credit information systems operating in various European and non-European countries. Consequently, data being processed may be communicated (subject to all legal requirements) to other companies, including foreign companies, operating – in accordance with the legislation of the countries concerned – as autonomous operators of such credit information systems, which therefore serve the same purpose as the system managed by CRIF S.p.A. (a list of affiliated foreign systems is available on the website: www.crif.com).

You are entitled to have access at any time to data relating to you. Please contact us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it

or alternatively the managers of credit information systems, at the addresses indicated above.

In the same way, you may also request the correction, updating or completion of inaccurate or incomplete data, or the deletion or freezing of data processed in breach of the law, and may also, on legitimate grounds which should be detailed in the request, oppose their use (art.7 of the Code; art. 8 of the Code of Conduct).

loan application	6 months where the assessment process requires it, or 1 month where the application is declined or withdrawn
two installments or two months unpaid later regularised	12 months from the date of regularisation
longer payment delays regularised including negotiated agreements	24 months from the date of regularisation
negative events (e.g. unpaid installments, serious default, doubtful debts) not regularised	36 months from the contractual expiry of the relationship or from the date on which the latest update was necessary (in the case of successive agreements or other significant repayment events).
relationships proceeding normally (with no repayment delays or other negative events)	36 months where other relationships with non-regularised negative events exist. In all other cases, in the first phase of application of the Code of Conduct, the period will be 36 months from the end of the relationship or expiry of the contract, or from the first update made in the month following such dates (in the second half of 2005, after assessment of the Guarantor, this period will either remain 36 months or be reduced to 24. See website www.garanteprivacy.it)

CONSENT PURSUANT TO THE “PERSONAL DATA PROTECTION CODE” (Decree Law n° 196/2003)

To: Barclays Bank PLC

Since, as set out in the Notice supplied to me in accordance with Decree Law n° 196/2003, the execution of the operations and services requested involves the communication (and related processing) of my personal data for the purposes set out in Section II of the Notice (“for business purposes” and “compulsory”), to the following categories of entity: • supervisory and control authorities and bodies, and, in general, public or private entities whose roles are of importance in terms of public law (e.g. the Italian Foreign Exchange Office (UIC) and the Bank of Italy); • entities managing credit information databases which are essential for the purpose of identifying credit risk; • entities providing or distributing banking, financial and insurance services; • entities providing data acquisition, manipulation and processing services required to carry out clients’ instructions; • entities carrying out the archiving of documents and data entry; • entities providing client support services (e.g. call centres, help desks, etc.); • entities involved in the transmission, printing, enveloping, transport and sorting of communications with the interested party; • entities providing debt recovery services; • companies managing national and international systems for the control of fraud against banks and financial intermediaries; • entities providing services in the management of the Bank’s information system and telecommunications networks (including electronic mail); • entities with control, audit and certification responsibilities over the Bank’s activity, including that undertaken in the interests of clients; • entities providing support and consultancy services; in particular, the Bank may communicate personal data for the prevention and control of insolvency risk and fraud control, to CRIF S.p.A. (a company managing “private risk management databases”).

I give my consent I do not give my consent
to the above-mentioned communications.

I am aware that, in the absence of my consent, the Bank will not be in a position to carry out the operations or provide the services requested.

Further Applicant:

Forename Surname

Date / / Signature for agreement further Applicant

FURTHER APPLICANT

With regard to the communication of my data by the Bank to companies measuring the quality of services provided:

I give my consent I do not give my consent

With regard to the processing of my data by the Bank for the purpose of commercial information, market research and the direct sale of the products and services of the Barclays Group:

I give my consent I do not give my consent

With regard to the processing of my data by the Bank for the purpose of commercial information, market research and the direct sale of the products and services of other companies:

I give my consent I do not give my consent

With regard to the communication of my data by the Bank to other companies for the purpose of commercial information, market research and the direct sale of their products and services:

I give my consent I do not give my consent

Date / / Signature for agreement further Applicant

With regard to the processing of sensitive data, either those already held by the Bank or acquired by it as a consequence of operations undertaken and contracts entered into, such data being of the type indicated in Section IV of the Notice (e.g. membership of trades unions, parties or other associations as well as health-related data), and always provided this is specifically in furtherance of the intended purpose of the operation or services requested by me:

I give my consent I do not give my consent

Date / / Signature for agreement further Applicant

NOTICE PURSUANT TO THE “PERSONAL DATA PROTECTION CODE” (Decree Law n° 196/2003)

In accordance with laws in force concerning the protection of personal data, **Barclays Bank PLC (“the Bank”)**, whose registered office is at via della Moscova 18, Milan, as the “data processing owner” is required to provide certain information concerning the use of personal data.

I. Sources of personal data – Data in the Bank’s possession are obtained directly from clients or third parties.

II. Purpose of processing data – Personal data are processed as part of the Bank’s normal activity and for the following purposes:

1. “for business purposes”: purposes closely linked to and contributing to the management of the client relationship (e.g. the acquisition of information prior to signature of a contract, or the execution of operations based on the obligations arising out of the contract signed with clients, etc.);

The provision of personal data necessary for these purposes is mandatory and processing thereof does not require the consent of the interested parties.

2. “compulsory”: purposes linked to legal, regulatory or European community law obligations, and to the directives of the legally entitled authorities, or of supervisory and control bodies (e.g. the “centrale rischi” risk management database, the laws on usury or money laundering, etc.). In particular, data will be communicated to centralised systems set up to identify risks in existence (Bank of Italy and S.I.A.).

The provision of personal data necessary for these purposes is mandatory and processing thereof does not require the consent of the interested parties.

3. “functional”: purposes helpful to the Bank’s activity and for which the interested party has the option of giving or withholding consent. This category includes the following activities:

- the measuring of clients’ level of satisfaction with the quality of services provided and activity undertaken by the Bank, either directly or by the use of specialist companies which conduct personal or telephone interviews, or make use of questionnaires, etc.;
- the promotion and sale of the products and services of the Bank or third party companies by means of letters, telephone calls, advertising material, automated communications systems, etc.;
- market surveys.

The provision of personal data necessary for these purposes is not mandatory and their processing requires the consent of the interested party.

III. Processing methods to be used for the data - In relation to the purposes indicated above, the processing of personal data takes place through the use of manual, computerised or telematic systems strictly related to the purposes themselves and, in any event, in such a way as to guarantee the security and confidentiality of the data concerned. Protection is guaranteed in all cases, even where new channels of communication are introduced by the Bank, such as Telephone Banking, the Internet, etc.

IV. Sensitive data – It is also possible that, for certain specific operations or products requested by the client, the Bank may come into position of data defined by law as “sensitive” (personal data potentially indicative of the person’s racial or ethnic background, religious, philosophical or other beliefs, political opinions, membership of parties, trades unions, associations or organisations of a religious, philosophical, political or trades union nature, as well as data providing an indication of the state of the person’s health or sex life). Before these data can be processed, the law requires a specific form of consent, which is given on the attached form.

V. Classes of persons or entities to whom personal data may be divulged or who may become aware of them as data processing managers or agents.

For the purposes set out in Section II, the Bank must communicate personal data to third parties, in Italy and abroad, falling within the following categories:

- supervisory and control authorities and bodies, and, in general, public or private entities whose roles are of importance in terms of public law (e.g. The Italian Foreign Exchange Office (UIC) and the Bank of Italy)
- entities managing credit information databases which are essential for the purpose of identifying credit risk;
- entities providing or distributing banking, financial and insurance services;
- entities providing data acquisition, manipulation and processing services which are necessary for the purpose of carrying out clients’ instructions;
- entities carrying out the archiving of documents and data entry;
- entities providing client support services (e.g. call centres, help desks, etc.);

- entities involved in the transmission, printing, enveloping, transport and sorting of communications with the interested party;
- entities providing debt recovery services;
- companies managing national and international systems for the control of fraud against banks and financial intermediaries;
- entities providing services in the management of the Bank’s information system and telecommunications networks (including electronic mail);
- entities with control, audit and certification responsibilities over the Bank’s activity, including that undertaken in the interests of clients;
- entities providing support and consultancy services;
- entities promoting and selling the products and services of the Bank and other companies in the Barclays Bank PLC group;
- entities carrying out market research aimed to measure clients’ level of satisfaction with the quality of the Bank’s services and activity.

Entities belonging to the above categories will use the data in their capacity as “managers” of data processing, appointed by the Bank, or operating in complete autonomy as separate “process owners”.

The Bank may communicate personal data for the prevention and control of insolvency risk and fraud control to CRIF S.p.A - Via M. Fantin 1/3, cap 40131 Bologna – a company managing “private risk management databases”, which, as an autonomous process owner, may process and divulge the data to companies in the CRIF group and to banks and companies (including those abroad) operating in the lending and fraud control field, in deferred payment and in the credit risk prevention and fraud control sector. If consent for such communication were not forthcoming, the Bank would not be in a position to undertake the operations requested.

The data processed will not be divulged.

Entities listed in point VII below may become aware of data in their capacity as data processing managers, as may individuals in the following categories in their operational capacities in respect of data necessary to carry out their allotted duties:

- a) employees of the Bank or persons on attachment from it;
- b) attachés, temporary employees and workers;
- c) business introducers;
- d) employees of external companies appointed as data processing managers.

VI. Rights of the interested party – Finally, we draw attention to the fact that the law governing the protection of personal data gives the interested party specific rights.

In particular, the interested party may obtain:

- a) confirmation of the existence or otherwise of personal data relating to him/her, even if not yet input, and the communication of such data in an intelligible form;
- b) an indication of the origin of personal data and of the purpose and methods of processing such data, and of the logic used where electronic methods of processing are in use;
- c) an indication of details to identify the process owner and processing managers, as well as the bodies and categories of bodies to which personal data may be communicated or which may come into possession of such data;
- d) the updating, correction and addition of data, as well as the deletion, conversion into an anonymous form or the freezing of data processed in breach of the law.

The interested party is also entitled to object, for valid reasons, to the processing of personal data even if relevant for the collection or processing of personal data for the purpose of the dispatch of advertising material or direct selling, or for market research or commercial communication purposes.

VII. Process Owner and Data Processing Manager – The process owner for the processing of personal data is Barclays Bank PLC, Italian Branch, Via della Moscova 18, Milano. The Bank has appointed as the person responsible for responding to the interested party in the event of any exercise of the above-mentioned rights, the Head of Operations Department of the residential property mortgage unit of the Italian Branch of Barclays Bank PLC. Rights may be exercised using the following methods:

Letter: Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano

E-mail: privacy@barclays.it

A request to exercise the rights referred to in Section VI letters a), b), and c) may also be made verbally.

The updated list of data processing managers is available at the Bank’s premises and on the website: www.barclays.it

HOW WE USE YOUR DATA

(Art. 13 of the Personal Data Protection Code; Art. 5 of the Code of Conduct on Credit Information Systems)

Dear Client,

When granting the loan for which you have applied, we use some of your personal data. The data concerned are either supplied by you or obtained by us from certain databases. Without such data, which we use in assessing your creditworthiness, it may not be possible to grant the loan.

These data will be held in our system; some will be communicated to large databases established to assess credit risk, managed by private entities and available for wide consultation. This means that other banks or finance companies to which you may apply for another loan, financing or credit card etc., even for the purchase of consumer goods on credit, may become aware that you have submitted a recent loan application to us, that you have other loans or financing operations outstanding, and whether or not your repayments are up to date.

As long as your repayments are made on time, your consent is required for these data to be maintained in the databases. Where repayments are late or missed, or where the financing relates to your business or professional activity, such consent is not necessary.

You have the right to be aware of your data and may exercise various rights in relation to their use (correction, updating, deletion, etc.).

For all requests concerning your data, it is advisable to use the facsimile available on the website www.garanteprivacy.it, submitting it to us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it

and to the companies detailed below, to which we shall communicate your data:

CRIF S.p.A – Via M. Fantin 1/3 – 40131 Bologna

We hold your data for all requirements related to the processing of the loan and to comply with legal obligations.

For more effective credit risk assessment, we communicate certain data (static data, including those relating any to party with joint liability, type of contract; amount of the loan; repayment arrangements) to credit information systems, which are governed by the relative code of conduct (published in the Official Gazette, General Series, n. 300 of 23 December 2004; website www.garanteprivacy.it). The data are also accessible to the various participating banks and finance companies, whose categories are indicated below.

Your data are periodically updated with information acquired in the course of the relationship (repayment experience; outstanding debit balance; status of the relationship).

Within the credit information systems, your data will be handled using methods of organisation, comparison and processing strictly necessary to achieve the above-mentioned aims, and in particular to extract specific data relating to you from the computerised credit information system. In carrying out this processing, use will be made of computer, teleprocessing and manual systems which guarantee the security and confidentiality of such data, even where remote transmission techniques are used.

Specific statistical processes will be applied to your data in order to allocate an overall rating or points score to your creditworthiness and solvency (credit scoring), taking account of the following principal factors: the number and type of existing credit relationships, the payment status and history for current or previous relationships, any new loan applications and their nature, the history of credit accounts now closed.

Certain additional data may also be supplied to you where a loan application is declined.

The credit information systems to which we subscribe are managed by:

DETAILS OF COMPANY: CRIF S.p.A., whose registered office is in Bologna, Public Relations Office: Via Montebello 2/2, 40121 Bologna. Fax: 051 6458940, Tel: 051 6458900, website: www.consumatori.crif.com / **TYPE OF SYSTEM:** positive and negative / **PARTICIPANTS:** Banks, Financial Intermediaries, private individuals who as part of their commercial or professional activity grant deferred payment terms for goods or services / **DATA RETENTION PERIOD:** the periods set out in the Code of Conduct – see table below / **USE OF AUTOMATED CREDIT SCORING SYSTEMS:** YES / **OTHER DETAILS:** CRIF S.p.A. is a member of an international network of credit information systems operating in various European and non-European countries. Consequently, data being processed may be communicated (subject to all legal requirements) to other companies, including foreign companies, operating – in accordance with the legislation of the countries concerned – as autonomous operators of such credit information systems, which therefore serve the same purpose as the system managed by CRIF S.p.A. (a list of affiliated foreign systems is available on the website: www.crif.com).

You are entitled to have access at any time to data relating to you. Please contact us:

Barclays Bank PLC - Customer Service - Via Arconati, 1 - 20135 Milano E-mail address: privacy@barclays.it

or alternatively the managers of credit information systems, at the addresses indicated above.

In the same way, you may also request the correction, updating or completion of inaccurate or incomplete data, or the deletion or freezing of data processed in breach of the law, and may also, on legitimate grounds which should be detailed in the request, oppose their use (art.7 of the Code; art. 8 of the Code of Conduct).

loan application	6 months where the assessment process requires it, or 1 month where the application is declined or withdrawn
two installments or two months unpaid later regularised	12 months from the date of regularisation
longer payment delays regularised including negotiated agreements	24 months from the date of regularisation
negative events (e.g. unpaid installments, serious default, doubtful debts) not regularised	36 months from the contractual expiry of the relationship or from the date on which the latest update was necessary (in the case of successive agreements or other significant repayment events).
relationships proceeding normally (with no repayment delays or other negative events)	36 months where other relationships with non-regularised negative events exist. In all other cases, in the first phase of application of the Code of Conduct, the period will be 36 months from the end of the relationship or expiry of the contract, or from the first update made in the month following such dates (in the second half of 2005, after assessment of the Guarantor, this period will either remain 36 months or be reduced to 24. See website www.garanteprivacy.it)