

# Off line Data Capture

This form is for intermediaries' internal use only and is not approved for issuing to customer(s). The information on this form may be used to assist the intermediary if an application is made to The Mortgage Works.



Before you complete this form for the applicant, please make sure they have seen 'How The Mortgage Works and Nationwide use your information' by visiting [tmwdirect.co.uk/privacy](http://tmwdirect.co.uk/privacy)

**These questions appear first online. If the answer is yes to any of these questions, please contact us to discuss the application on 0800 545 31 31 – our opening hours are 9am to 6pm, Monday to Friday.**

## Application Exclusions

### The following applications are not acceptable to us;

• Regulated Buy to Let applications, where a property will be occupied by your client or a member of your client's immediate family, now or in the future	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Capital raising for business purposes	Yes <input type="checkbox"/> No <input type="checkbox"/>
• If the loan is less than £2500	Yes <input type="checkbox"/> No <input type="checkbox"/>
• If less than six full monthly payments have been made on the account	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Applications where a second charge will be registered against the property upon completion	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Applications with more than 2 clients	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Applications where the mortgage is in the name of a limited company	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Guarantor applications	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Mortgages where the rental income and/or the assets held by the customer for the repayment of the mortgage are denominated in a currency other than pound sterling (GBP)	Yes <input type="checkbox"/> No <input type="checkbox"/>
The following existing customer applications are acceptable, but cannot be submitted via TMW Online;	
• Product switches (please visit Online Mortgage Switcher)	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Transfers of equity (on an existing TMW mortgage)	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Security Exclusions

### All applications are subject to surveyor's comments, however the following are not acceptable to us;

• Properties not in a lettable condition	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Properties adjoining another property owned by your clients (excluding flats)	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Properties valued, at less than £50,000 (£100,000 for HMO)	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Leasehold properties with a lease of less than 70 years at application. New build properties with a lease term less than 125 years for flats and 250 years for houses	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Commonhold properties	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Freehold flats/maisonettes	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Properties to be used for non-residential commercial use	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Properties built in the last ten years without an acceptable guarantee scheme	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Properties consisting of multiple self-contained units under a single property title	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Properties containing more than four habitable storeys and/or more than one kitchen	Yes <input type="checkbox"/> No <input type="checkbox"/>
• HMO properties with more than seven lettable rooms	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Applicant Exclusions

### We are unable to assist if your clients;

• Are over the age of 70 at application and the LTV is over 65%, unless the further advance is for essential/structural repairs to the security	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are a non-UK resident or have less than 3 years UK address history	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are expatriates	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are bankrupt or have been declared bankrupt in the last four years	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Have had a property repossessed in the last six years	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are seeking a loan over £750,000 (secured against a HMO property)	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Are property developers (a person who owns 25% or more of a business whose principle activity is property development)	Yes <input type="checkbox"/> No <input type="checkbox"/>

## The following questions will help us to establish if The Mortgage Works (UK) plc can lend.

**Regulated Mortgage:** If the property is used, or is intended to be used for occupation by your client or a related person then the mortgage will be regulated by the FCA; this includes Buy to Let mortgages where any tenant is a relative of your client.

Is this application for a regulated mortgage?	Regulated <input type="checkbox"/> Non-regulated or Consumer BTL <input type="checkbox"/>
Is the property occupied by a relative or family member?	Yes <input type="checkbox"/> No <input type="checkbox"/>

## Dealing with your client

Have you met your client?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has mortgage advice been given?	Yes <input type="checkbox"/> No <input type="checkbox"/>

## How would you like to submit this application?

Submission Route	
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## Introducer Fee

Will you be charging your client a fee?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Amount of fee?	

When is the fee payable?	
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### How we use your information

Please ensure the applicant is aware of the following:

1. The information the applicant has provided will be held by The Mortgage Works and Nationwide. Further details on how their information will be used is available at [tmwdirect.co.uk/privacy](http://tmwdirect.co.uk/privacy)
2. We collect and use the applicant's information so we can offer and manage their accounts, confirm their ID, prevent fraud, provide services to the applicant, collect and recover debt and run our business.
3. We share the applicant's information as necessary within The Mortgage Works and Nationwide, with our suppliers and with any third parties they've asked to act on their behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of the applicant's account (e.g. FlexPlus).
4. If the law requires or allows us to, we'll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
5. When we share the applicant's information with credit reference agencies they'll use this to check your credit rating, along with the other details you've given us. These checks are part of most account application processes – however, they will leave a record on the applicant's credit file that other lenders can see. This might affect the applicant's ability to get credit elsewhere for a short while.
6. When we share the applicant's information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify the applicant's identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
7. When we transfer information to third parties and organisations, whether inside or outside the UK, we'll make sure we only give them information that's necessary and that the applicant's data will stay secure.
8. We may, if applicable, give the Intermediary who introduces this mortgage application to the applicant, a copy of any offer we make or the reason for declining the application, a copy of any valuation we ask to be carried out, details of any complaints the applicant makes before completion and any other information we consider necessary to process their application through to completion.
9. We only use the applicant's information if we have a legal basis to do so, for example, if they have given us consent or if we need to use the information to meet our obligations to the applicant in our terms and conditions. We may also use the applicant's information if necessary to comply with the law or to carry out our legitimate business interests.
10. The applicant has certain rights when it comes to their personal information including the right to access their data. Further details on these rights and who to contact are available online at [tmwdirect.co.uk/privacy](http://tmwdirect.co.uk/privacy)

By making this application, the applicant is confirming that the other applicant, where applicable, has agreed to share a financial relationship with them. Also, that they're happy for Nationwide to authorise searches, and for links and / or recordings of their information to be made with credit reference agencies.

### Application Type

Choose type of application	
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What is the actual or anticipated monthly rental income?	
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### Mortgage Details

Current Mortgage Account Number	
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Further Advance Amount Required	
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Product code	
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Loan term (years)	
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Repayment basis	
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Interest only amount	
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Repayment amount	
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### Property Details

What is the estimated value of the property?	
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### What is the purpose of the further advance

Please confirm the purpose of this further advance	
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Debt Consolidation	
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Home Improvements (Security Address)	
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Home Improvements (Other Property)	
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Property Purchase	
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Purchase of Land	
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Transfer of Equity	
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Other	
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Description	
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## Property To Be Mortgaged

### Property Details

Type of property	House Detached <input type="checkbox"/>	House Semi-detached <input type="checkbox"/>	House Mid-terrace <input type="checkbox"/>	House End-terrace <input type="checkbox"/>	Bungalow Detached <input type="checkbox"/>	Bungalow Semi-detached <input type="checkbox"/>	Bungalow Mid-terrace <input type="checkbox"/>	Bungalow End-terrace <input type="checkbox"/>	Flat purpose built <input type="checkbox"/>	Flat converted <input type="checkbox"/>	Flat studio <input type="checkbox"/>	Maisonette purpose built <input type="checkbox"/>	Maisonette converted <input type="checkbox"/>
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### Accommodation Details

Number of Bedrooms	
Number of Kitchens	
Number of Reception rooms	
Number of lettable rooms	
Type of Garage	

### Tenancy Details

How does your client intend to let the property?	
Duration of the tenancy (years / months)	

### Other Contact Details

### Valuation and Access Details

Property Access Contact	
Postcode	
Address Line 1	
Address Line 2	
Address Line 3	
Address Line 4	
Address Line 5	
Contact telephone number	
Secondary contact telephone number	
Is this the managing agent?	Yes <input type="checkbox"/> No <input type="checkbox"/>

### Income Details

	First Applicant	Second Applicant
Gross annual buy to let rental income		
Employment status	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Company Director (less than 20% share) <input type="checkbox"/> Company Director (20% or more share) <input type="checkbox"/> Retired <input type="checkbox"/> House person <input type="checkbox"/> Not working <input type="checkbox"/>	Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Company Director (less than 20% share) <input type="checkbox"/> Company Director (20% or more share) <input type="checkbox"/> Retired <input type="checkbox"/> House person <input type="checkbox"/> Not working <input type="checkbox"/>

### Employed Applicants

Annual income		
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### Self-employed / Director Applicants

Please provide the taxable income figure	First Applicant	Second Applicant
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### Retired Applicants

Total annual pension income (if applicable)	First Applicant	Second Applicant
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### Portfolio Details

Please confirm the number of Buy to Let properties in your client's portfolio on completion of this mortgage	First Applicant	Second Applicant
Of these, please confirm how many will be mortgaged		
Total estimated value of portfolio		
Total borrowing secured against the portfolio		

The Mortgage Works (UK) plc. is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority under registration number 189623. Most buy-to-let mortgages are not regulated by the Financial Conduct Authority. You can confirm our registration on the FCA's website [fca.org.uk](http://fca.org.uk). Registered office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 222856.

[themortgageworks.co.uk](http://themortgageworks.co.uk)

Telephone: 08000 30 40 60

This communication is for use by and restricted to professional intermediaries. Under no circumstances should the communication be given, copied or distributed to actual or potential borrowers.

**the mortgage works** 