

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.



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 (Further Advances can be considered for applicants above 70, for essential/structural repairs for 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?	

The Data Protection Act

Any information about me and my account may be shared within The Mortgage Works and Nationwide to open and manage the account, make lending decisions, collect debts, trace debtors, prevent fraud and money laundering and for business analysis. It may also be shared within Nationwide and with specialist companies for market research purposes on behalf of Nationwide. It may also be shared with other organisations for the purposes of them providing products and services in association with or on behalf of Nationwide. We will use the email address you have provided to contact you about your application and servicing your account; this may include sending you important legal documentation. Nationwide may use my information to populate application forms for products provided or introduced by Nationwide. If I notify you of changes to my personal details, it is your normal practice to update all of my accounts unless I ask you not to. If I have opened an account or policy with another organisation introduced or provided to me by Nationwide, I will need to contact them to update my details.

Nationwide may inform me of special offers, products and services, either by letter, telephone or e-mail. If I am a new Nationwide Building Society customer and I do not wish to receive marketing material by letter, telephone or email, or any combination of these I can write to you at Nationwide Building Society, Marketing opt-out, FREEPOST SCE 7125, Swindon SN38 9LY.

If I am an existing Nationwide Building Society customer my current marketing preferences will continue unless I tell you otherwise.

If I have given a previous marketing instruction to any subsidiary or trading division of Nationwide Building Society, my request to them will not change.

If I require further information I can ask for a copy of your leaflet 'How Nationwide uses your personal information'. This can be requested from a branch and is also available on line at nationwide.co.uk

Nationwide means Nationwide Building Society, its subsidiaries and trading divisions.

You will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification) and any previous and subsequent names, whether or not my application proceeds. I acknowledge that multiple credit searches may affect my ability to obtain credit elsewhere. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information, including any previous and subsequent names, which is provided to you and/or the credit agencies, about me and those with whom I am linked financially may be used by Nationwide and other companies if credit decisions are made about me. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account; any information about me and my account can be shared within Nationwide to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.

Joint Accounts

By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to:

- disclose information about the other applicant(s) and/or anyone else referred to by me
- Authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me

Sole accounts

Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any "associated" records;

Where I borrow or may borrow from you, you may give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt;

I have the right of access to my personal records held by you and the credit and fraud agencies. Nationwide charges a fee for this service.

I can ask for a copy of your leaflet 'How Nationwide uses your personal information' which will tell me how to apply for my records and explains in more detail how my information will be used by Nationwide, the fraud prevention agencies and any permitted third parties. You may make changes from time to time to this leaflet and I can obtain a copy of the most recent version at any time from a branch or online at nationwide.co.uk

You may, but are not obliged, to give the Intermediary who introduces this mortgage application to you, a copy of any offer you make me or the reason for declining the application, a copy of any valuation you ask to be carried out, details of any complaints I make prior to completion and any other information you consider necessary to process my application through to completion. This may include updates by text messaging and email.

You may pay the same intermediary a fee for introducing this mortgage application to you.

A credit search will be made for each individual application to The Mortgage Works.

You may transfer my information to a country that is outside the European Economic Area for the purposes of managing and administering my account and you will ensure that the security of my data is maintained.

By signing this application, I agree to the declaration and the section entitled 'Use of my information' and to you using my information in this way.

If applicable, I also agree to be bound by the terms of your charitable assignment scheme provided to me in my application, which means I will not receive a bonus if Nationwide converts to a bank.

Your client is aware of what The Mortgage Works will do with their personal information under the Data Protection Act

Application Type

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

Mortgage Details

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

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	
Debt Consolidation	
Home Improvements (Security Address)	
Home Improvements (Other Property)	
Property Purchase	
Purchase of Land	
Transfer of Equity	
Other	
Description	

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 www.fca.org.uk or by contacting the FCA on 0800 111 6768 Registered office: Nationwide House, Pipers Way, Swindon, SN38 1NW. Registered in England. Company Registration Number 222856.

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 