

Limited Company Buy to Let: Application Form

**This application must be filled in electronically, handwritten applications won't be accepted.
Your application will be returned if all questions aren't completed.**

This section to be completed by the Introducer

First name	<input type="text"/>	Panel number (if known)	<input type="text"/>
Surname	<input type="text"/>	Telephone number	<input type="text"/>
Company name	<input type="text"/>	Fax number	<input type="text"/>
Company number	<input type="text"/>	Email Address	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>	FCA/PRA firm ref. no.	<input type="text"/>
		Appointed representatives	No <input type="checkbox"/> Yes <input type="checkbox"/>
	Postcode	Name of principal	<input type="text"/>
Network/Club if applicable	<input type="text"/>	Principal FCA/PRA firm ref. no.	<input type="text"/>
Packager if applicable	<input type="text"/>	Address of principal	<input type="text"/> <input type="text"/> <input type="text"/>
Amount of booking fee being collected? (if applicable)	£ <input type="text"/>		Postcode
Amount of valuation fee being collected?	£ <input type="text"/>		
When is fee payable? On application <input type="checkbox"/> On completion <input type="checkbox"/>		Email address	<input type="text"/>
Amount of fee or charge the applicant will pay you for arranging this mortgage (Enter nil if no fee is being charged)	£ <input type="text"/>	Telephone number	<input type="text"/>
When is fee payable? On application <input type="checkbox"/> On completion <input type="checkbox"/>		Fax number	<input type="text"/>
Terms under which a refund will be made	<input type="text"/>		
Will a third party be charging the applicants a fee for arranging this mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/>	If yes, please state below the fee charged, name of the organisation, whether the fee is payable on application or completion and under which terms a refund will be made:	
Fee	£ <input type="text"/>	Fee	£ <input type="text"/>
Organisation	<input type="text"/>	Organisation	<input type="text"/>
Company number	<input type="text"/>	Company number	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>	Address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode		Postcode
Principal FCA/PRA firm ref. no.	<input type="text"/>	Principal FCA/PRA firm ref. no.	<input type="text"/>
When repayable	<input type="text"/>	When repayable	<input type="text"/>
Refund terms	<input type="text"/>	Refund terms	<input type="text"/>
Are procurement fees to be shared with any other person or organisation?	No <input type="checkbox"/> Yes <input type="checkbox"/>		
If yes please state amount	£ <input type="text"/> £ <input type="text"/>	and name/organisation	<input type="text"/> <input type="text"/>
On what basis was this mortgage arranged? Advised sale <input type="checkbox"/>			
Who provided the advice?	<input type="text"/>		
Face to face <input type="checkbox"/> Phone <input type="checkbox"/>			
I have explained to my client(s) that email communication is not 100% secure. However, my client(s) request that you send their mortgage processing documentation to me by email. <input type="checkbox"/>			
I confirm that I have/my company has the necessary permissions from the FCA/PRA to advise (where applicable), complete and submit this application on behalf of my/our clients.			
I confirm that all documents provided, whether electronically attached or posted, are genuine copies or photographic images of the original documents that have been seen by me and (where appropriate) my client(s) have authorised me to take and provide you with photographic images of the documents provided.			
Any fee received from The Mortgage Works solely relates to the introduction of the mortgage.			
Name of Introducer	<input type="text"/>		
		Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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)
- Let to Buy applications are not accepted
- Applications from layered companies are not accepted
- Applications where the property vendor is a relative of a company director (inter-family sale)
- If it is intended that the vendor will remain as a tenant (sale and rent back) or retain an interest in the property
- Applications where a second charge will be registered against the property upon completion
- Applications with more than two directors/shareholders
- Guarantor applications
- 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 pounds sterling (GBP).

Statement of exclusions read and understood

Security Exclusions

All applications are subject to surveyors comments, however the following are not acceptable to us

- Properties not in a lettable condition
- Properties adjoining another property owned by your clients (excluding flats)
- Properties valued, or being purchased, at less than £50,000 (£100,000 for HMO properties)
- 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
- Commonhold properties
- Freehold flats/maisonettes
- Properties outside of England, Wales or mainland Scotland
- Current or ex Local Authority/Housing Association flats or maisonettes outside Greater London where there are more than 5 storeys in the block
- Properties subject to an affordable housing scheme e.g. Shared Ownership, Shared Equity, etc
- Properties to be used for non-residential commercial use
- Properties built in the last ten years without an acceptable guarantee scheme
- Self build properties
- Properties consisting of multiple self-contained units under a single property title.
- Properties containing more than four habitable storeys and/or more than one kitchen.
- HMO properties with more than seven lettable rooms

Statement of exclusions read and understood

Applicant Exclusions

We are unable to assist if your client(s)

- Are aged under 21 at application
- Will be over the age of 70 at application
- Are a non-UK resident or have less than 3 years UK address history
- Are expatriates
- Are bankrupt or have been declared bankrupt in the last four years
- Have had a property repossessed in the last six years
- Are first time buyers, applying without a first time or experienced landlord
- Are first time landlords seeking a loan over £500,000 (per property)
- Are seeking a loan over £750,000 (secured against a HMO property)
- Are property developers (a person who owns 25% or more of a business whose principle activity is property development)

Please note, the above list is not exhaustive and should be read in conjunction with our Lending Criteria.

Statement of exclusions read and understood

IMPORTANT: The Mortgage Works does not lend in these circumstances, if any / part of the exclusion apply to you.

Before you complete this form, please see 'How The Mortgage Works and Nationwide use your information' by visiting tmwdirect.co.uk/privacy. If you're a broker completing this form on behalf of the applicant, please make sure they have understood how their information will be used.

Applicant Identity

Forms of Identification

To comply with Anti Money Laundering regulations we will undertake checks to verify the identity and the current and previous address(es) of all directors / shareholders and any connected third parties.

These checks will be made electronically. However, where we are unable to satisfy the regulations or the Group policy electronically, physical proof of identity and all necessary addresses will be required.

We will also need to verify the identity of the Limited Company which we will endeavour to carry out electronically, however if we are unable to do this we will need physical proof of documentation from the Limited Company.

1. Applicants' Personal Details

All shareholders are required to be party to this mortgage application. Please note the maximum number of applicants acceptable for Limited Company applications is two.

	First Applicant	Second Applicant
1. Title	<input type="text"/> Other (specify) <input type="text"/>	<input type="text"/> Other (specify) <input type="text"/>
2. Forenames	<input type="text"/>	<input type="text"/>
3. Surname	<input type="text"/>	<input type="text"/>
4. Age and date of birth	Age <input type="text"/> DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Age <input type="text"/> DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5. Have you been known by another name in the last six years?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below Title <input type="text"/> Other (specify) <input type="text"/> Forenames <input type="text"/> Surname <input type="text"/> From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below Title <input type="text"/> Other (specify) <input type="text"/> Forenames <input type="text"/> Surname <input type="text"/> From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
6. Nationality	<input type="text"/>	<input type="text"/>
7. Country of birth	<input type="text"/>	<input type="text"/>
8. Are you a UK resident?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 14 (continuation section)	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 14 (continuation section)
9. Do you hold dual nationality?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes please give details in section 14 (continuation section)	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes please give details in section 14 (continuation section)
10. Marital status	<input type="text"/>	<input type="text"/>
11. What type of buyer are you?	<input type="text"/>	<input type="text"/>
12. Current address including postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Will this be your correspondence address?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 11	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 11
How long have you lived here?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
13. Occupancy type at current address	<input type="text"/> Other (specify) <input type="text"/>	<input type="text"/> Other (specify) <input type="text"/>
14. Telephone numbers (including area code)	Work <input type="text"/> Home <input type="text"/> Mobile <input type="text"/>	Work <input type="text"/> Home <input type="text"/> Mobile <input type="text"/>
Please state convenient time to contact	am <input type="checkbox"/> pm <input type="checkbox"/> at home <input type="checkbox"/> at work <input type="checkbox"/>	am <input type="checkbox"/> pm <input type="checkbox"/> at home <input type="checkbox"/> at work <input type="checkbox"/>
15. Email address	<input type="text"/>	<input type="text"/>
16. Preferred method of contact	<input type="text"/>	<input type="text"/>

We'll sometimes use this email address and/or phone number(s) to get in touch with you about your application, or tell you something important about the account. If you're a broker completing this form on behalf of the applicant, please ensure they're made aware of this.

1. Applicants' Personal Details (continued)

	First Applicant	Second Applicant
17. Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
18. Date you moved in to your previous address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Length at previous address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
If you have had more than one previous address in the last three years, please give full details in section 14		
19. Occupancy type at previous address	<input type="text"/> Other (specify) <input type="text"/>	<input type="text"/> Other (specify) <input type="text"/>

2. Company Details (only for applications in company names – this section must be fully completed)

We only accept applications from UK limited companies where the Directors undertake to restrict the company's activities to the buying, selling and renting of residential investment properties. Layered companies are not eligible. Personal guarantees are required from all beneficial owners in all cases.

20. Company name	<input type="text"/>				
21. Registered office	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>				
22. Trading address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>				
If the registered and trading addresses are different, please provide an explanation	<input type="text"/> <input type="text"/> <input type="text"/>				
23. Company registration number	<input type="text"/>				
24. Telephone number (inc. area code)	<input type="text"/>				
25. Nature of business	<input type="text"/>				
26. Date incorporated	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
27. Please list all directors	<table border="1"> <tbody> <tr> <td>1.</td> <td>%</td> </tr> <tr> <td>2.</td> <td>%</td> </tr> </tbody> </table>	1.	%	2.	%
1.	%				
2.	%				
28. Please name the ultimate controllers/ beneficial owner(s) of the company and list the percentage of issued shares they hold	<table border="1"> <tbody> <tr> <td>1.</td> <td>%</td> </tr> <tr> <td>2.</td> <td>%</td> </tr> </tbody> </table>	1.	%	2.	%
1.	%				
2.	%				

3. Employment Details

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
29. Are you	<input type="text"/>	<input type="text"/>

4. Employed Applicants

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
30. Basic annual income	<input type="text"/>	<input type="text"/>
31. Job title	<input type="text"/>	<input type="text"/>
32. Employer's name	<input type="text"/>	<input type="text"/>
33. Employer's address details	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
34. Employer's business type (e.g. financial services / construction/public sector)	<input type="text"/>	<input type="text"/>
35. Length of employment	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months

5. Self-employed/ Director Applicants

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
36. Company name	<input type="text"/>	<input type="text"/>
37. How many directorships do you currently hold?	<input type="text"/>	<input type="text"/>
38. Please provide the taxable income figure	<input type="text"/>	<input type="text"/>
39. How will your income be evidenced?	Self-assessment <input type="checkbox"/> Accountant's Reference <input type="checkbox"/>	Self-assessment <input type="checkbox"/> Accountant's Reference <input type="checkbox"/>
40. If accountant's reference selected please provide your accountant's name	<input type="text"/>	<input type="text"/>
41. Please provide your accountant's email	<input type="text"/>	<input type="text"/>

6. Retired Applicants

It is important to provide accurate information concerning your income to prevent over commitment in respect to mortgage payments. The Mortgage Works may carry out referencing and require independent evidence of income.

	First Applicant	Second Applicant
42. Name of previous employer	<input type="text"/>	<input type="text"/>
43. Previous Employer's business type (e.g. financial services/construction/public sector)	<input type="text"/>	<input type="text"/>
44. Previous job title	<input type="text"/>	<input type="text"/>
45. Total annual pension income	<input type="text"/>	<input type="text"/>

7. Portfolio Details

	First Applicant	Second Applicant
46. Please confirm the number of Buy to Let properties in your client's portfolio on completion of this mortgage.	<input type="text"/>	<input type="text"/>
Of these, please confirm how many will be mortgaged	<input type="text"/>	<input type="text"/>

For joint applicants, any let properties jointly owned should be entered under the first applicant only. Please include all TMW applications in progress.

7. Portfolio Details (continued)

47. Total estimated value of portfolio	£ <input type="text"/>	£ <input type="text"/>
Please provide details of the applicants Buy to Let portfolio. For any properties jointly owned by both applicants, the value should be entered under the first applicant. Please also include:		
- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application		
- Any property owned in a limited company name where an applicant is a shareholder		
48. Total borrowing secured against portfolio	£ <input type="text"/>	£ <input type="text"/>
Please provide details of the applicants Buy to Let portfolio. For any properties jointly owned by both applicants, the value should be entered under the first applicant. Please also include:		
- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application		
- Any property owned in a limited company name where an applicant is a shareholder		
49. Please confirm your client's gross annual BTL income	£ <input type="text"/>	£ <input type="text"/>
Please provide details of the applicants Buy to Let portfolio. Please also include:-		
- Any properties held in the applicants' sole name or jointly owned with another party not associated with this application		
- Any property owned in a limited company name where an applicant is a shareholder		

8. Loan Requirements

50. Loan	Loan amount	£ <input type="text"/>
51. Product Code	<input type="text" value="W"/>	
52. Method of repayment	Interest only	Loan Amount <input type="text" value="£"/>
	Repayment (capital and interest)	Loan Amount <input type="text" value="£"/>
53. Mortgage Term	<input type="text"/>	

9. House Purchase

54. Purchase price	£ <input type="text"/>
55. Estimated value	£ <input type="text"/>
56. Please state the source(s) of your deposit:	UK source: <input type="text"/>
	Amount <input type="text" value="£"/>
	Bank/building society name <input type="text"/>
	Account name <input type="text"/>
	Account number <input type="text"/>
	Sort code <input type="text" value=""/>
	Overseas source: <input type="text"/>
	Amount <input type="text" value="£"/>
	Bank/building society name <input type="text"/>
	Account name <input type="text"/>
	Account number <input type="text"/>
	Sort code <input type="text" value=""/>
	Please confirm how these savings were accrued
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	If your client's deposit is from Business/company, please provide details
	Business/company name <input type="text"/>
	Name of Accountant <input type="text"/>
	Accountant email address <input type="text"/>

9. House Purchase (continued)

57. Is full vacant possession being obtained on completion?	No <input type="checkbox"/> Yes <input type="checkbox"/>
58. Is the vendor a limited company?	No <input type="checkbox"/> Yes <input type="checkbox"/>
If yes, what is the company name:	<input type="text"/>
Company name	<input type="text"/>
Company address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Business type (e.g. financial services/ construction/public sector)	<input type="text"/>
Are you connected to this company?	No <input type="checkbox"/> Yes <input type="checkbox"/>

10. Remortgage – only complete this section if you are the current legal owner of the security property

59. Original purchase price.	£ <input type="text"/>	Date of purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
60. Estimated value	£ <input type="text"/>								
61. Was the property purchased from a limited company?	No <input type="checkbox"/> Yes <input type="checkbox"/>	If yes, please provide name of limited company <input type="text"/>							
	Are you connected to this limited company? No <input type="checkbox"/> Yes <input type="checkbox"/>								
62. Please confirm the purpose of this remortgage:	To repay existing mortgage <input type="checkbox"/>	Amount	£ <input type="text"/>						
	Amount of capital raising (if applicable):	£ <input type="text"/>							
	Please confirm purpose of capital raising:								
	<input type="text"/>	Amount	£ <input type="text"/>						
	<input type="text"/>	Amount	£ <input type="text"/>						
	If other please provide details: <input type="text"/>								
63. Will a party be removed from the title deeds as part of the application?	No <input type="checkbox"/> Yes <input type="checkbox"/>	If yes, please provide name of the party being removed (if applicable) <input type="text"/>							
	Reason for the transfer of equity <input type="text"/>								
	Is the removed party: an individual <input type="checkbox"/> or a company/business <input type="checkbox"/>								
Full name of individual/ company	<input type="text"/>								
Address of individual/ company	<input type="text"/>								
	<input type="text"/>								
	<input type="text"/>								
	<input type="text"/>								
Business Type (e.g. financial services/ construction/public sector)	<input type="text"/>								

11. Property Description

64. Type of property:	<input type="text"/>
	(The Mortgage Works does not currently lend on studio flats with an internal area of less than 30 square metres and studio flats without a separate bathroom)
65. Tenure	<input type="text"/>
66. Is the property a HMO?	No <input type="checkbox"/> Yes <input type="checkbox"/>
67. Leasehold property	If leasehold – unexpired lease term: <input type="text"/>
68. Is the property a new build?	No <input type="checkbox"/> Yes <input type="checkbox"/>
69. Year built?	<input type="text"/>
70. Is the property of standard construction?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no, please provide details: <input type="text"/>

11. Property Description (continued)

71. Accommodation (specify number of rooms)	Reception rooms <input type="text"/> Bedrooms <input type="text"/> Kitchen <input type="text"/> Number of lettable rooms <input type="text"/> Garage <input type="text"/> Others (please specify) <input type="text"/>
72. How many storeys?	<input type="text"/>
73. Has the property ever been owned by the Local Authority?	No <input type="checkbox"/> Yes <input type="checkbox"/>
74. How does your client intend to let the property? Duration of the tenancy (years/months) Is the existing tenant/s to remain in the property after completion has taken place? (house purchase applications only)	<input type="text"/> <input type="text"/> / <input type="text"/> Single tenant <input type="checkbox"/> or multiple tenants <input type="checkbox"/> If multiple, what is the number of expected tenants at the property? <input type="text"/> No <input type="checkbox"/> Yes <input type="checkbox"/>
75. Is any part of the property or land to be used for business purposes?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, is the proportion greater than 60% No <input type="checkbox"/> Yes <input type="checkbox"/> Type of business: <input type="text"/>
76. Please state estimated gross monthly rental income (based on unfurnished figure) a) If remortgage of existing BTL property please state existing gross monthly rent	£ <input type="text"/> £ <input type="text"/>
77. How does your client expect to receive rent from their tenants?	<input type="text"/>
78. Will rent received from this property be the source of the mortgage repayments?	No <input type="checkbox"/> Yes <input type="checkbox"/> If No, please provide details of the source of mortgage repayments in Continuation Section 14
79. Does the property have an agricultural occupation restriction?	No <input type="checkbox"/> Yes <input type="checkbox"/>
80. Full postal address of property to be mortgaged including postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>

12. Valuation/Survey Requirements

81. Access details for the valuer. Please provide name of agency (if applicable), contact name and telephone number (inc. area code)	<input type="text"/> <input type="text"/> <input type="text"/> Secondary contact telephone number <input type="text"/> Is this the selling agent? No <input type="checkbox"/> Yes <input type="checkbox"/> Is this the managing agent? No <input type="checkbox"/> Yes <input type="checkbox"/> If no, please provide the following details for the selling/ managing agent Company Name: <input type="text"/> Town: <input type="text"/> Telephone Number: <input type="text"/> NOTE: This information may help us with gaining access to the property to carry out the valuation
82. Type of valuation/survey required:	<input type="text"/>
83. Amount of valuation fee enclosed (if applicable)	£ <input type="text"/>

13. Your Solicitor/Conveyancer's Details

84. Name and Address of solicitors/conveyancer
(including area code)

Contact name
Company name
Address

Tel		Fax
Email		

14. Continuation section – (Please cross reference your answers with the relevant question numbers)

Some of the information you give us may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume you're happy for us to record this and we'll only use it to help us with your application.

If you're a broker completing this form on behalf of the applicant, please make sure they're made aware of this.

Question Number	Detail
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Question Number	Detail

Please use the back page and/or a continuation sheet if necessary.

15. How We Use Your Information

1. The information you have provided will be held by The Mortgage Works and Nationwide. Further details on how your information will be used is available at **tmwdirect.co.uk/privacy**
2. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
3. We share your information as necessary within The Mortgage Works and Nationwide, with our suppliers and with any third parties you've asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your 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 your 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 your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
6. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your 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 your data will stay secure.
8. We may, if applicable, give the Intermediary who introduces this mortgage application to you, 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 you make before completion and any other information we consider necessary to process your application through to completion.
9. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
10. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available online at **tmwdirect.co.uk/privacy**

By making this application, I'm confirming that the other applicant, where applicable, has agreed to share a financial relationship with me. 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.

16. Declaration

You (each of you if more than one is applying) agree and declare as follows:

1. You are aged 21 or over and the information given by you is true and complete and shall form the basis of the loan agreement between The Mortgage Works and you.
2. We will rely on the information you have given us on this form, which you confirm is complete and true. If you fail to disclose, or give false material information, this may result in any offer being withdrawn. You understand it is a criminal offence to knowingly supply false information to obtain a loan. If any information you have provided changes before completion of the advance you will tell us without delay.
3. We can decline an application at any stage without providing a reason for our decision.
4. You must have adequate buildings insurance in place which covers the cost of rebuilding the property.
5. We may disclose details about the progress of your application, including whether or not it has been granted, and details of any complaints you make prior to completion to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
6. You are not bankrupt or insolvent.
7. If, for the purposes of this mortgage application, you have provided benefit details, The Mortgage Works may confirm these, and only these, details with the Benefits Agency.
8. It is your responsibility to ensure that you have suitable life cover or other means of repayment in place to repay the mortgage in the event of your death.
9. For interest only mortgages, you have an adequate repayment plan in place to repay the mortgage at the end of the term.
10. You are responsible for any legal costs (where applicable), fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion.
11. Fixed and tracker rates are limited offers and may be withdrawn at any time.
12. Your solicitor/licensed conveyancer can disclose to us information relevant to our decision to lend and you waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
13. You have received The Mortgage Works Guide to Mortgages, the Tariff Guide, the Interest Rate Sheet, an Initial Disclosure Document or the 'Important information about our mortgage services' document and the illustration for the mortgage applied for.
14. By signing this application, I agree to the declaration.

Mortgages are secured on your home. You could lose your home if you do not keep up payments on your mortgage.

All applicants must sign here – if there are more than two applicants, both application forms must be signed by all applicants.

PLEASE ALSO COMPLETE THE DIRECT DEBIT MANDATE ON PAGE 12

Signature	Signature
Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Please fill in the whole form using a ball point pen and send it to:

The Mortgage Works
 Portman House
 Richmond Hill
 Bournemouth
 BH2 6EP

Name(s) of account holder(s)

Bank/Building Society account number

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Branch sort code

--	--	--	--	--	--

Name and full postal address of your Bank or Building Society

To the Manager	
	Bank/Building Society
Address	
	Postcode

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Instruction to your Bank or Building Society to pay by Direct Debit

Service User Number

4	2	3	7	2	0
---	---	---	---	---	---

Mortgage Account (Reference) Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Instruction to your Bank or Building Society

Please pay The Mortgage Works (UK) plc Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with The Mortgage Works (UK) plc and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)
Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.



This guarantee should be detached and retained by the Payer

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit The Mortgage Works (UK) plc will notify you five working days in advance of your account being debited or as otherwise agreed. If you request The Mortgage Works (UK) plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by The Mortgage Works (UK) plc or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when The Mortgage Works (UK) plc asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Application Checklist

To prevent any delays with the processing of your application, please ensure that the following information has been completed or included prior to returning your application form.

Please tick to confirm you have:

- Completed all relevant sections of this application form
- Read and signed the declaration
- Signed the Direct Debit instruction

Included fee(s) (where applicable) as follows:

- Valuation Fee / Application Fee
- For the above payment please complete the Valuation PDQ payment form found on the TMW internet site
- Checked that your chosen solicitor is on TMW's Panel?
- Enclosed copies of ID (where applicable)
- Included current product code
- Included proof of deposit (purchase applications)
- Provided three months of personal bank statements for all shareholders/directors
- Included the Property Schedule

Please ensure you return your original application form signed as copies are not accepted

Think carefully before securing other debts against your home.

Your mortgage is secured on your home, which you could lose if you do not keep up your mortgage payments.

The Mortgage Works (UK) plc (Company No. 2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. You can confirm our registration on the FCA's website (www.fca.org.uk).

The Mortgage Works (UK) plc also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No.305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon SN38 1NW and are authorised and regulated by the FCA.

Most buy-to-let mortgages are not regulated by the FCA.

The Mortgage Works (UK) plc, Portman House
Richmond Hill, Bournemouth BH2 6EP.

Telephone: **08000 30 40 60**