

Credit/Debit Card Payment Details

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.

Only Valuation and Application Fees can be collected by credit/debit card

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"/>
Applicant's full name	<input type="text"/>
Account number (if known)	<input type="text"/>
Property address including postcode	<input type="text"/> <input type="text" value="Postcode"/>
Reason for payment	Valuation fee <input type="text" value="£"/> Application fee <input type="text" value="£"/>
Total amount	<input type="text" value="£"/>
Customer name (as shown on card)	<input type="text"/>
Card number	<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"/> <input type="text"/>
Card type	Switch <input type="checkbox"/> Delta <input type="checkbox"/> Solo <input type="checkbox"/> Maestro <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> (we do not accept American Express)
Expiry date	<input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> Valid from <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Issue number	<input type="text"/> <input type="text"/> (Switch only)
CVC number (last 3 digits)	<input type="text"/> <input type="text"/> <input type="text"/>
Cardholder's address including postcode (if different from above)	<input type="text"/> <input type="text" value="Postcode"/>
Customer telephone number (including area code)	<input type="text"/>

We'll sometimes use this 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.

Completed by (name)	<input type="text"/>
Signature of cardholder	<input type="text"/>
Intermediary company name	<input type="text"/>
Intermediary company telephone number	<input type="text"/>
Intermediary FCA/PRA firm reference number	<input type="text"/>

FOR OFFICE USE ONLY

Account number	<input type="text"/>
Card details keyed by	<input type="text"/>
Transaction Code	<input type="text"/>
Batched by	<input type="text"/>

Please note your valuation fee will be debited from your bank account/credit card before the valuer is instructed. If the payment is declined, an alternative payment will be required and we will not instruct the valuer until this has been received and cleared.

Please do not write on this page

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 without a simultaneous onward purchase of a new residential property
- Applications where the property vendor is a relative (interfamily 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 2 clients
- 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 (unless they are an experienced landlord with an LTV of 65% or below)
- 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 remortgaging their residential property and are 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.

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 applicants.

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 photocopy sections 1, 3, 4 and 5 if more than two shareholders. Please note the maximum number of applicants acceptable for Limited Company applications is five.

	First Applicant	Second Applicant
1. Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> 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"/> <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"/> <input type="text"/> <input type="text"/>
5. Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
6. 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 Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> 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"/> <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"/> <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 Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> 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"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
7. Nationality	<input type="text"/> Country of residence <input type="text"/>	<input type="text"/> Country of residence <input type="text"/>
8. Marital status	Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>
9. 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 10	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 10
How long have you lived here?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
10. Occupancy type at current address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
11. 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"/>
12. Email address	<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.		
13. Preferred method of contact	<input type="text"/>	<input type="text"/>

	First Applicant	Second Applicant
14. Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
15. Date you moved in to your previous address 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"/> <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"/>
If you have had more than one previous address in the last three years, please give full details in section 10		
16. Occupancy type at previous address	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
17. What type of buyer are you?	First time landlord <input type="checkbox"/> Experienced landlord <input type="checkbox"/>	First time landlord <input type="checkbox"/> Experienced landlord <input type="checkbox"/>

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.

18. Name and trading address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	
19. Company registration number	<input type="text"/>	
20. Telephone number (inc. area code)	<input type="text"/>	
21. Fax number	<input type="text"/>	
22. Registered office	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	
23. Nature of business	<input type="text"/>	
24. 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"/>	
25. Please list all directors	1. <input type="text"/> % 2. <input type="text"/> % 3. <input type="text"/> %	4. <input type="text"/> % 5. <input type="text"/> %
26. Please name the ultimate controllers/ beneficial owner(s) of the company and list the percentage of issued shares they hold	1. <input type="text"/> % 2. <input type="text"/> % 3. <input type="text"/> %	4. <input type="text"/> % 5. <input type="text"/> %
27. Have you granted a debenture?	No <input type="checkbox"/> Yes <input type="checkbox"/>	

3. Income 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
28. Gross annual Buy to Let rental income	£ <input type="text"/>	£ <input type="text"/>
For any jointly owned properties, the gross rental income should be split 50/50 across both applicants. Rental income from purchase applications in progress should not be included.		
29. Employment Status	1. Employed (go to Section 4) <input type="checkbox"/> 2. Self-employed (go to Section 5) <input type="checkbox"/> 3. Company director (less than 20% share) (go to Section 5) <input type="checkbox"/> 4. Company director (20% or more share) (go to Section 5) <input type="checkbox"/> 5. Retired (go to Section 6) <input type="checkbox"/> 6. House person <input type="checkbox"/> 7. Not Working <input type="checkbox"/>	1. Employed (go to Section 4) <input type="checkbox"/> 2. Self-employed (go to Section 5) <input type="checkbox"/> 3. Company director (less than 20% share) (go to Section 5) <input type="checkbox"/> 4. Company director (20% or more share) (go to Section 5) <input type="checkbox"/> 5. Retired (go to Section 6) <input type="checkbox"/> 6. House person <input type="checkbox"/> 7. Not Working <input type="checkbox"/>

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. Annual income	£ <input type="text"/>	£ <input type="text"/>
Eligible income is defined as gross earned income. Including car allowance, London weighting (or equivalent) and maternity pay. Excluding bonus, overtime, commission and Buy to Let rental income.		

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
31. Please provide the taxable income figure	£ <input type="text"/>	£ <input type="text"/>
Always use the profit from self-employment figure from your client's latest year tax calculation overview when assessing income for clients who are sole traders. Always use the profit from partnerships figure from your clients latest year tax return when assessing income for clients who are in partnerships. For company directors pay from all employment and dividends from UK companies may be acceptable to take account of any dividends that have been received. This excludes Buy to Let rental income.		

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
Retired Applicants		
32. Total annual pension income	£ <input type="text"/>	£ <input type="text"/>

7. Portfolio Details

	First Applicant	Second Applicant
For joint applicants, any let properties jointly owned should be entered under applicant 1 only. Please include all TMW applications in progress.		
33. 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"/>

34. Total estimated value of portfolio

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 applicant's 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

35. Total borrowing secured against portfolio

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 applicant's 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

36. Mortgage account number for the product to be ported

37. Loan

Loan amount

Loan amount to be ported Loan term (years)

Additional borrowing amount Loan term (years)

Additional borrowing product code

38. Full postal address of property to be mortgaged including postcode

Postcode

39. Method of repayment

Interest only Loan Amount

Repayment (capital and interest) Loan Amount

9. House Purchase

40. Purchase price

41. Estimated value

42. Please state the source(s) of your deposit:

UK savings Amount

Equity Amount

Inheritance Amount

Gift Amount

UK stocks/shares Amount

Overseas savings/stocks/shares Amount

Business/company Amount

Please provide details:

Business/company name

Name of Accountant

Accountant email address

Vendor cashback* Amount

Builders cashback* Amount

*Only one may be selected

43. Is full vacant possession being obtained on completion? No Yes

44. Is the vendor a limited company? No Yes

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

45. 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
46. 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"/>		
47. 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: Debt consolidation <input type="checkbox"/> Amount <input type="text"/> £ Home Improvements (Security Address) <input type="checkbox"/> Amount <input type="text"/> £ Home Improvements (Other Property) <input type="checkbox"/> Amount <input type="text"/> £ Purchase of property <input type="checkbox"/> Amount <input type="text"/> £ Purchase of land <input type="checkbox"/> Amount <input type="text"/> £ Transfer of equity <input type="checkbox"/> Amount <input type="text"/> £ Purchase of final share (shared ownership) <input type="checkbox"/> Amount <input type="text"/> £ Other <input type="checkbox"/> Amount <input type="text"/> £ If other please provide details: <input type="text"/>		
48. 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"/>		

11. Property Description

49. Type of property:	House <input type="checkbox"/> Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Bungalow <input type="checkbox"/> End of terrace <input type="checkbox"/> Terraced <input type="checkbox"/> Purpose built flat/maisonette <input type="checkbox"/> Converted flat/maisonette <input type="checkbox"/> Studio flat <input type="checkbox"/> (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)		
50. Tenure	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Ownership (Scotland) <input type="checkbox"/> Commonhold <input type="checkbox"/>		
51. Leasehold property	If leasehold – unexpired lease term: <input type="text"/>		
52. Is the property a new build?	No <input type="checkbox"/> Yes <input type="checkbox"/> Year built <input type="text"/>		
53. Is the property of standard construction?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no, please provide details: <input type="text"/>		
54. 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 1. No Garage <input type="checkbox"/> 2. Single <input type="checkbox"/> 3. Single integral <input type="checkbox"/> 4. Double <input type="checkbox"/> 5. Double integral <input type="checkbox"/> 6. Other <input type="checkbox"/> Others (please specify) <input type="text"/>		
55. How many storeys?	<input type="text"/>		
56. Has the property ever been owned by the Local Authority?	No <input type="checkbox"/> Yes <input type="checkbox"/>		

57. How does your client intend to let the property? Duration of the tenancy (years/months) (not required for Private Residential Tenancies) Is the existing tenant to remain in the property after completion has taken place? (house purchase applications only)	Short Assured Tenancy <input type="checkbox"/> Assured Shorthold Tenancy <input type="checkbox"/> Non-Standard <input type="checkbox"/> Private Residential Tenancy <input type="checkbox"/> / No <input type="checkbox"/> Yes <input type="checkbox"/>
58. 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"/>
59. Please state estimated gross monthly rental income (based on unfurnished figure)	£ <input type="text"/> a) If remortgage of existing BTL property please state existing gross monthly rent £ <input type="text"/>
60. Does the property have an agricultural occupation restriction?	No <input type="checkbox"/> Yes <input type="checkbox"/>

12. Valuation/Survey Requirements

61. 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"/> <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
62. Type of valuation/survey required:	Valuation for mortgage purposes <input type="checkbox"/> Homebuyers survey and valuation <input type="checkbox"/> Full buildings survey <input type="checkbox"/>
63. Amount of valuation fee enclosed (if applicable)	£ <input type="text"/>

13. Your Solicitor/Conveyancer's Details

64. Name and Address of solicitors/conveyancer (including area code)	Contact name	<input type="text"/>	
	Company name	<input type="text"/>	
	Address	<input type="text"/>	
	Tel	<input type="text"/>	Fax <input type="text"/>
	Email	<input type="text"/>	

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

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. We may add to your loan amount all fees, costs and other sums associated with your loan application unless you pay them to us direct and interest will be charged on all sums added to your loan.
12. Fixed and tracker rates are limited offers and may be withdrawn at any time.
13. 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.
14. 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.
15. By signing this application, I agree to the declaration.

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.

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 16

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

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

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

9	4	8	9	0	4
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Mortgage Account (Reference) Number																				
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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.

Please do not write on the back of the Direct Debit mandate

Please do not write on the back of the Direct Debit mandate

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

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**