

# Request for Illustration: Product Switch

Please return this application to: The Mortgage Works (UK) plc, Portman House, Richmond Hill, Bournemouth, BH2 6EP

**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"/>	
Address	<input type="text"/>	Email Address	<input type="text"/>	
	<input type="text"/>	Firm FCA/PRA ref. no.	<input type="text"/>	
	<input type="text"/>	Appointed representatives	No <input type="checkbox"/> Yes <input type="checkbox"/>	
	<input type="text" value="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"/>	
Amount of fee or charge the applicant will pay you for arranging this mortgage product switch (Enter nil if no fee is being charged)			<input type="text" value="£"/>	<input type="text"/>
When is fee payable?				<input type="text" value="Postcode"/>
On application <input type="checkbox"/>	On completion <input type="checkbox"/>	Up front <input type="checkbox"/>	Email address	
Terms under which a refund will be made			Telephone number	
<input type="text"/>			Fax number	
			<input type="text"/>	

On what basis was this mortgage arranged?  Advised sale

Who provided the advice or information?

Face to face  Phone

I hereby confirm and declare that:

1. I have been instructed by the applicant(s) named in this application to switch to another TMW mortgage product ('product switch') and to complete this application for and on behalf of them.
2. The information in this application and the answers given are those provided by the applicant(s) and to the best of my knowledge are true. I am aware and I have made the applicant(s) aware that it is a criminal offence to knowingly supply false information to obtain a mortgage.
3. I understand that you will rely on this information when deciding to issue a mortgage product switch offer and I will make good any loss that you may suffer as a result of any incorrect or misleading information that I have provided you.
4. I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate or complete.
5. I have
  - a) outlined the nature of the mortgage and the product to the applicant(s) and
  - b) explained the nature and amount of the fees payable by the applicant(s) and I have confirmed with the applicant(s) which fees are not refundable even if you do not offer them a mortgage or the mortgage product switch does not proceed for any other reason.
6. I have advised the applicant(s) that you may disclose details about the progress of their application, including whether or not it has been granted, and details of any complaints they make prior to completion, to me if I request it.
7. I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
8. I confirm that, if the term of the mortgage continues after the applicant(s) actual or anticipated retirement, a full explanation has been given by the applicant(s) as to how the mortgage will be funded in retirement before I submitted this application.
9. I confirm that all documents provided, whether electronically attached or posted, are genuine copies of the original documents that have been seen by me.

Signature of Introducer

Date

Print Name

Before you complete this form, please see 'How The Mortgage Works and Nationwide use your information' by visiting [tmwdirect.co.uk/privacy](http://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.

## 1. Account Details

1. Mortgage Account Number

## 2. Application Eligibility

2. Have there been any missed payments on the account in the last two months?	No <input type="checkbox"/> Yes <input type="checkbox"/> <b>If the answer is yes to this question, it will not be possible to proceed with a product switch at this time.</b>
3. Are there any further advance applications currently in progress on the account?	No <input type="checkbox"/> Yes <input type="checkbox"/> <b>If the answer is yes to this question, it will not be possible to proceed with a product switch until the Further Advance application has been completed.</b>
4. Is there an early repayment charge on the mortgage elements that are to be switched?	No <input type="checkbox"/> Yes <input type="checkbox"/> <b>Payment of the early repayment charge must be received prior to the product switch offer being made.</b>
5. Is property owner occupied? (Residential Only)	No <input type="checkbox"/> Yes <input type="checkbox"/>
6. Is property being rented out? (BTL Only)	No <input type="checkbox"/> Yes <input type="checkbox"/>
7. Is there an Assured Shorthold Tenancy Agreement in place (Short Assured Tenancy or Private Residential Tenancy in Scotland)? (BTL Only)	No <input type="checkbox"/> Yes <input type="checkbox"/>

## 3. Applicant's Personal Details

	First Applicant	Second Applicant
8. 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"/>
9. Forenames	<input type="text"/>	<input type="text"/>
10. Surname	<input type="text"/>	<input type="text"/>
11. 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"/>
	Third Applicant	Fourth Applicant
12. 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"/>
13. Forenames	<input type="text"/>	<input type="text"/>
14. Surname	<input type="text"/>	<input type="text"/>
15. 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"/>	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"/>

## 4. Additional Account Details (for Limited Company Accounts only)

16. Company trading name	<input type="text"/>
17. Business Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>

## 5. Important information for existing annual rest mortgage customers

### Please read carefully as the following information may be applicable to your mortgage:

As part of our commitment to continually improve, and in order to proceed with your application, we will need to make some changes to the way interest is calculated if your mortgage interest is calculated annually.

The key difference between your current terms and the new terms is the way in which interest is calculated. Interest on your mortgage is currently charged monthly to the account based on the balance outstanding on 31st March. When payments are received (or fees applied), the balance for calculating interest reduces (or increases) by the amount of the payment (or fee). On 31st March each year, the interest is then added to the balance outstanding with interest then charged on this new balance for the following year.

With effect from the transfer, we will move the date when interest is added to the last day of each calendar month. Interest from the 1st of the month will be charged daily on the balance as at the last day of the previous month. This will happen every day up to and including the last day of the month, when the interest will be added to the mortgage balance. The balance will continue to be reduced (or increased) by the payments made (or fees charged). Your payment date will not change.

The Standard Residential/ Buy to Let (as applicable) Mortgage Conditions will subject to the above changes continue to govern your mortgage from the date that we transfer the part or parts of the mortgage that are switching onto a new product. Should you have any concerns about the impact of these changes we suggest you obtain independent legal advice. To proceed with the product switch, all borrowers must consent to these changes.

## 6. New Product Details

18. Mortgage element switch account number	<input type="text"/>		
19. Name(s) in which account held	<input type="text"/>		
20. Product	Product code <input type="text"/>	Interest rate <input type="text"/> %	Product description <input type="text"/>
21. Arrangement Fee	Amount/Percentage <input type="text"/>	Add to loan <input type="checkbox"/>	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>
22. Acceptance Fee	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>		
23. Mortgage element switch account number	<input type="text"/>		
24. Name(s) in which account held	<input type="text"/>		
25. Product	Product code <input type="text"/>	Interest rate <input type="text"/> %	Product description <input type="text"/>
26. Arrangement Fee	Amount/Percentage <input type="text"/>	Add to loan <input type="checkbox"/>	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>
27. Acceptance Fee	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>		
28. Mortgage element switch account number	<input type="text"/>		
29. Name(s) in which account held	<input type="text"/>		
30. Product	Product code <input type="text"/>	Interest rate <input type="text"/> %	Product description <input type="text"/>
31. Arrangement Fee	Amount/Percentage <input type="text"/>	Add to loan <input type="checkbox"/>	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>
32. Acceptance Fee	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>		
33. Mortgage element switch account number	<input type="text"/>		
34. Name(s) in which account held	<input type="text"/>		
35. Product	Product code <input type="text"/>	Interest rate <input type="text"/> %	Product description <input type="text"/>
36. Arrangement Fee	Amount/Percentage <input type="text"/>	Add to loan <input type="checkbox"/>	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>
37. Acceptance Fee	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>		
38. Mortgage element switch account number	<input type="text"/>		
39. Name(s) in which account held	<input type="text"/>		
40. Product	Product code <input type="text"/>	Interest rate <input type="text"/> %	Product description <input type="text"/>
41. Arrangement Fee	Amount/Percentage <input type="text"/>	Add to loan <input type="checkbox"/>	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>
42. Acceptance Fee	Pay up front <input type="checkbox"/> Not applicable <input type="checkbox"/>		

## 7. 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](https://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](https://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.

## 8. Declaration

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

1. 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.
2. We can decline an application at any stage without providing a reason for our decision.
3. You must have adequate buildings insurance in place which covers the cost of rebuilding the property.
4. 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.
5. You are not bankrupt or insolvent.
6. 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.
7. For interest only mortgages, you have an adequate repayment plan in place to repay the mortgage at the end of the term.
8. If fees are payable in connection with your loan application and you have elected to add these to the loan amount you understand that interest will be charged on the full balance of the loan.
9. Fixed and tracker rates are limited offers and may be withdrawn at any time.
10. By signing this application, I agree to the declaration.

All applicants must sign here.

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"/>	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"/>
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"/>	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"/>

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

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website ([www.fca.org.uk](http://www.fca.org.uk))

**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](http://www.fca.org.uk))

Telephone: **0345 606 4060**

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