The mortgage works

Guarantor Information Form

Please write inside the boxes in BLOCK CAPITALS using black ink

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

1. Account details		
Account number		
Please indicate which change you are acting as Porting Transfer of Equity Product	guarantor for on the above account number t Switch Change of Repayment	
2. Guarantors' personal details		
	Primary Guarantor	Secondary Guarantor
Title	Mr Mrs Miss Other Other (specify)	Mr Mrs Miss Other Other (specify)
Please enter ALL forenames		
Surname		
Age and date of birth		
Gender	Male 🔄 Female 🗌	Male 🗌 Female 🗌
Relationship between the Guarantor and Applicant(s)		
Nationality		
Country of residence		
How long have you been resident in the UK?	Years Months	Years Months
Marital status	Single Married/Civil Partnership Sivorced Widow/er	Single Married/Civil Partnership Sivorced Widow/er
Current address including postcode		
	Postcode	Postcode
How long have you lived here?	Years Months	Years Months
Occupancy type at current address	Owner with mortgage Tenant Owner without mortgage With relatives Other (specify)	Owner with mortgage Tenant Owner without mortgage With relatives Other (specify)

2. Guarantors' personal details (continued)

	Primary Guarantor	Secondary Guarantor
Telephone Numbers		
Home		
Work		
Mobile		
Email addresses		
Primary Guarantor		
Secondary Guarantor		
We'll sometimes use this email address and/or If you're a broker completing this form on beha		-
The Mortgage Works (UK) plc will use email as	the primary contact method unless you tick t	he letter box.
Contact preference	Letter	
Details of your previous address if less than three years at current address	Postcode	Postcode
Date you moved in to your previous address		
Length at previous address	Years Months	Years Months
If you have had more than one previous addres	in the last three years, please give full deta	ails in section 13
Occupancy type at previous address	Owner with mortgage Tenant Owner without mortgage With relatives Other (specify)	Owner with mortgage Tenant Owner without mortgage With relatives Other (specify)
3. Retirement details		
At what age do you plan to retire?		
4. Dependant details		
How many financial dependants do you have in the following age groups? Where responsibility for dependants is shared please record them once under the Primary Guarantor	Under 6 years6 to 11 years12 to 17 years18 years and above	Under 6 years
5. Your employment and income details		
1. Main Employment		
How are you employed?	EmployedSelf Employed (Partner)Self Employed (Sole Trader)Director/Shareholder with 20% orless shareholdingDirector/Shareholder with morethan 20% shareholdingUnemployedHomemakerRetiredStudent	EmployedSelf Employed (Partner)Self Employed (Sole Trader)Director/Shareholder with 20% orless shareholdingDirector/Shareholder with morethan 20% shareholdingUnemployedHomemakerRetiredStudent

5. Your employment and income details (con	tinued)	
	Primary Guarantor	Secondary Guarantor
What is your employment type?	PermanentTemporaryFixed Term ContractSub-Contractor Fixed TermSub-Contractor Open Ended	PermanentTemporaryFixed Term ContractSub-Contractor Fixed TermSub-Contractor Open Ended
What is your specific job role?		
What industry do you work in?		
Name and address of employer	Postcode	Postcode
Length of service with your current employer or self-employed trading	YYMM	Y Y M M
Contracting guarantors		
How long have you been contracting? (for fixed term only)	YYMM	YYMM
How long is remaining on your contract? (for fixed term only)	YYMM	Y Y M M
If you are a sub-contractor, are you employed for tax purposes?	Yes No	Yes No

Income Details

Note: W = Weekly, 4W = Four Weekly, M= Monthly, Q= Quarterly and A = Annually (tick the relevant frequency of payment box for each applicable income)

	Frequency of payment	Frequency of payment
Gross Salary (before tax & National Insurance)	£ per annum	£ per annum
Bonus	£ per	£ per
Overtime	۶ per	۶ per
Commission	۶ per	۶ per
If self employed please enter amount and	۶ Latest year %	۶ latest year
share of net profit/income	£ previous year %	£ previous year %
or if you are a Director/ Shareholder of a	£ latest year	£ latest year
Limited Company and have greater than 20% shareholding, please provide annual salary/dividend	£ previous year	£ previous year
Note : Please make sure that the amount entered		
If you are a sub-contractor are you employed details; if "No" complete the Net Profit/Income d		oss Salary, Bonus, Overtime, Commission
Do you expect a reduction in annual income in the near future?	Yes No	Yes No
If yes, how much are you expecting this to be reduced by?	£	£
When?		

Please give details of the anticipated reduction in the Additional Information box in section 13.

5.	Your employment	and income	details	(continued)
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2. Previous Employment Details

Primary Guarantor

Secondary Guarantor

Only complete this section if you've been with your current employer for one month or less.

What is your specific job role?			
What industry do you work in?			
Start Date:			
End Date:		DDMMYYYY	
How were you employed?	Employed	Employed	
	Self Employed (Partner)	Self Employed (Partner)	
	Self Employed (Sole Trader)	Self Employed (Sole Trader)	
	Director/Shareholder with 20% or less	Director/Shareholder with 20% or less	
	shareholding	shareholding	
	Director/Shareholder with more	Director/Shareholder with more	
	than 20% shareholding	than 20% shareholding	
Annual gross salary?	£	£	
3. Second Employment			
Please complete this section only if you ha	ve a second job		
How are you employed?	Employed	Employed	
	Self Employed (Partner)	Self Employed (Partner)	

	Sell Ellipioyed (Faither)	Sell Ellipioyeu (Faither)	
	Self Employed (Sole Trader)	Self Employed (Sole Trader)	
	Director/Shareholder with 20% or less shareholding	Director/Shareholder with 20% or less shareholding	
	Director/Shareholder with more	Director/Shareholder with more	
	than 20% shareholding	than 20% shareholding	
What is your employment type?	Permanent	Permanent	
	Temporary	Temporary	
	Fixed Term Contract	Fixed Term Contract	
	Sub-Contractor Fixed Term	Sub-Contractor Fixed Term	
	Sub-Contractor Open Ended	Sub-Contractor Open Ended	
What is your specific job role?			
What industry do you work in?			
Length of service with your current employer or self-employed trading	YYMM	 Y Y M M	
Contracting guarantors			
How long have you been contracting? (for fixed term only)	YYMM	YYMM	
How long is remaining on your current contract? (for fixed term only)	YYMM	YYMM	
If you are sub-contractor, are you employed for tax purposes?	Yes No	Yes No	

5. Your employment and income details (continued)

Income Details

Note: W = Weekly, 4W = Four Weekly, M= Monthly, Q= Quarterly and A = Annually

	Frequency of	payment	Frequency of	payment
Gross Salary (before tax & National Insurance)	£	per annum	£	per annum
Bonus	£	per	£	per
Overtime	£	per	£	per
Commission	£	per	£	per
If self employed please enter amount and share of net profit/income	£	latest year % previous year %	£	latest year %
or if you are a Director/ Shareholder of a Limited Company and have greater than 20% shareholding, please provide annual	£	latest year previous year	£	latest year previous year

salary/dividend

Note: You don't need to provide evidence of your income for second employment with your application, we'll let you know if we require this.

6. Other income details

	Primary Guarantor		Secondary Guarantor	
Child Benefit	£	per month	£	per month
State disability Benefit	£	per month	£	per month
Some of the information you give us may include matters. We'll assume you're happy for us to rec If you're a broker completing this form on behalt	ord this and we'll only use	it to help us with y	our application.	s health related
Universal credit/tax credit	£	per month	£	per month
Investment income	£	per month	£	per month
Maintenance	£	per month	£	per month
Pension income	£	per month	£	per month

Pension credits

Rental income from a mortgage free property f

Note: You don't need to provide evidence of your other monthly income with your application, we'll let you know if we require this. If any income is received and shared by both guarantors only include it once, do not duplicate the amounts.

per month

per month

£

£

£

ç

£

6a. Anticipated Retirement Income

If you are within 10 years of your intended retirement date and the loan will extend beyond this date please complete the following anticipated income details. The retirement date is the date of intended retirement age given in Section 3 (Retirement details):

	Primary Guarantor		Secondary Guarantor	
Annual investment income (including dividends)	£	per annum	£	per annum
Annual maintenance income	£	per annum	£	per annum
Annual rental income from a mortgage free property	£	per annum	£	per annum
Annual pension income (including annuities)	£	per annum	£	per annum
Annual pension credit	£	per annum	£	per annum
Annual child benefit	£	per annum	£	per annum
Annual state disability benefit	£	per annum	£	per annum

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 guarantor, please make sure they're made aware of this.

Annual universal credit/tax credit

per annum

per annum

per month

per month

7. Monthly outgoings details

	Primary Guarantor		Secondary Guarantor	
Total monthly childcare expenditure	£	per month	£	per month
Total monthly expenditure on school fees	£	per month	£	per month
Total monthly expenditure on CSA and/or maintenance	£	per month	£]per month
Additional monthly expenditure for financial dependants	£	per month	£	per month
Total monthly travel expenditure	£	per month	£	per month
Total monthly expenditure on any personal loan/hire purchase with more than six months to run	£	per month	£]per month
Total monthly expenditure on any Deferred purchase agreements with more than six months to run (Deferred purchase agreements are buy now, pay later contracts that you have in place)	£	per month	£	per month
Total monthly expenditure on any secured loans with more than six months to run	£	per month	£	per month
Total monthly expenditure on any student loans	£	per month	£	per month
Total outstanding credit card balance	£	per month	£	per month
Any other monthly expenditure that has not been provided above?	£	per month	£]per month
Note: For any additional expenditure please ent	er the details in the Additio	onal Information bo	ox in section 13.	

If any outgoings are shared and paid by both guarantors only include them once, do not duplicate the amounts.

7a. Monthly outgoings details

, , ,				
Total monthly expenditure on any personal loan/hire purchase that is being cleared before completion	£	per month	£	per month
Total monthly expenditure on any Deferred purchase agreements that is being cleared before completion (Deferred purchase agreements are buy now, pay later contracts that you have in place)	£	per month	£	per month
Total monthly expenditure on any secured loans that is being cleared before completion	£	per month	£	per month
Total monthly expenditure on any student loans that is being cleared before completion	£	per month	£	per month
Total outstanding credit card balance that is being cleared before completion	£]	£]

8. Credit History		
	Primary Guarantor	Secondary Guarantor
Have you ever:		
 a) missed any payments on: i) any credit, rental or mortgage agreement? 	Yes No No I If yes in the last 2 years, have you missed payments for 3 or more months on;	Yes No No If yes in the last 2 years, have you missed payments for 3 or more months on;
ii) any mortgage or secured loan; or	Yes No Highest number of months in arrears	Yes No Highest number of months in arrears
iii) any unsecured loan?	Yes No Highest number of months in arrears	Yes No Highest number of months narrears
b) had a property taken into possession voluntarily or otherwise by a lender?	Yes No	Yes No
c) had any application for credit or mortgage refused?	Yes No	Yes No
If the answer to any of the questions is yes, ple	ase provide full details in section 13	
9. Property outgoings details		
Please enter your annual payment for:		
Council Tax	£ per annum	
Ground Rent	£ per annum	
Service Charge(s)	£ per annum	
Home Insurance	£ per annum	
Shared ownership rent amount	£ per annum	
Note: This should be the total of all property ou		
Main Residence Mortgage Details		
Do you have a mortgage on your main residence?	Yes No	Yes No
If no proceed to Other Mortgage Details Is your main residence mortgage with The Mortgage Works?	Yes No	Yes No
If yes, please enter account number and then proceed to Other Mortgage Details. If no, complete main residence mortgage details.		
Full postal address		
	Postcode	Postcode
Estimated Property Value	£	£
Total Outstanding Balance	£	£
Total Interest Only amount	£	£
Term Remaining	YYMM	YYMM
Total Monthly Mortgage Payment	£	£

Note: If the mortgage is shared and paid by both guarantors only include the details once, do not duplicate the amounts

9. Property outgoings details (continued)

Other Mortgage Details - Primary Guarantor

	Mortgage 1	Mortgage 2	Mortgage 3
Is this mortgage with The Mortgage Works?	Yes 📄 No 📄	Yes 📃 No 🗌	Yes No
TMW Mortgage Account Number			
Total Outstanding Balance*	£	£	£
Total Interest Only amount*	£	£	£
Term Remaining*	YYMM	YYMM	YYMM
Do you let any of these properties?	Yes 📄 No 🗌	Yes 📃 No 🗌	Yes No
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes 📃 No 🗌	Yes 🗌 No 🗌	Yes 📄 No 🗌
Total Monthly Mortgage Payment*	£	£	£
Total Monthly Rental Income *Not applicable for TMW mortgages	£	£	£

Note: If the mortgage is shared and paid by both guarantors only include the details once, do not duplicate the amounts

Other Mortgage Details - Secondary Guarantor

	Mortgage 1	Mortgage 2	Mortgage 3
Is this mortgage with The Mortgage Works?	Yes No	Yes No	Yes No
TMW Mortgage Account Number			
Total Outstanding Balance*	£	£	£
Total Interest Only amount*	£	£	£
Term Remaining*	YYMM	YYMM	YYMM
Do you let any of these properties?	Yes No	Yes No	Yes No
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes 📃 No 🗌	Yes 📄 No 🗌	Yes 📄 No 🗌
Total Monthly Mortgage Payment*	£	£	£
Total Monthly Rental Income *Not applicable for TMW mortgages	£	£	£

Note: If the mortgage is shared and paid by both guarantors only include the details once, do not duplicate the amounts

10. Supporting documentation required

Please ensure you submit the documentation listed below in order to support the application. Please send original documents. This documentation will be returned to you within 7 days.

documentation will be	e returned to you with	iii 7 uays.
Primary Guarantor	Secondary Guarant	or

	Latest full month bank statement (for all guarantors)
	If Employed:
	Most recent payslip (Primary Employment)
	OR
	If your commission and/or bonus and/or overtime is paid weekly or 4 weekly or monthly,
	submit last 3 months / last 13 weeks' payslips
	AND
	If your commission and/or bonus is paid quarterly, submit payslips with evidence of last 3
	consecutive commission and/or bonus payments
	AND
	If your commission and/or bonus is paid annually, submit payslips with evidence of last 2
	consecutive commission and/or bonus payments
	If Self-employed:
	Accountant Certificates covering latest and previous years
	OR
	HMRC Tax Assessment Forms (e.g. SA302) covering latest and previous years

Note: Please ensure that the amount (for annual salary, bonus, overtime and commission or net profit etc) entered by you in the Income section of this form matches with the supporting documents you submit. You're not required to provide evidence of Income for second employment or other income with this application. The Mortgage Works (UK) plc will request these from you if they are required.

11. 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 **themortgageworks.co.uk/cookies-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 **themortgageworks.co.uk/cookies-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.

12. Signatures

By signing this form, you have applied to act as a guarantor for the change detailed in this application form. If you have declared on this form that you will repay the debt amounts as specified in section 7a, then the application will be assessed on that basis. These debts must be repaid on or before completion of the mortgage change and must not be transferred to any other lender.

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

Signature of Primary Guarantor	
Signature of Secondary Guarantor	

Please ensure that all guarantors to the mortgage sign with date to confirm consent to this change.

13. Additional information

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 guarantor, please make sure they're made aware of this.

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

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 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, Northampton Administration Centre, Kings Park Road, Moulton Park, Northampton, NN3 6NW