

# Request for Illustration: Product Switch

## 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"/>	
	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"/>	<input type="text"/>
When is fee payable?			Postcode	
On application <input type="checkbox"/> On completion <input type="checkbox"/> Up front <input type="checkbox"/>			Email address	<input type="text"/>
Terms under which a refund will be made		Telephone number	<input type="text"/>	
<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

## 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  Yes   
**If the answer is yes to this question, it will not be possible to proceed with a product switch at this time.**
3. Are there any further advance applications currently in progress on the account? No  Yes   
**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.**
4. Is there an early repayment charge on the mortgage elements that are to be switched? No  Yes  Payment of the early repayment charge must be received prior to the product switch offer being made.
5. Is property owner occupied? (Residential Only) No  Yes
6. Is property being rented out? (BTL Only) No  Yes
7. Is there an Assured Shorthold Tenancy Agreement in place? (BTL Only) No  Yes

## 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

17. Business Address

Postcode

## 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 Personal Information

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

Nationwide may inform me of special offers, products and services, either by letter, telephone or e-mail.

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

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

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

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

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

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

Any information about me and my account can be shared within Nationwide to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you identify fraud, you will record this and pass it to fraud prevention agencies to prevent fraud and money laundering.

### Joint Accounts

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

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

### Sole accounts

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

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

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

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

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

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

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

By signing this application, I agree to the declaration and the section entitled 'Use of my information' and to you using my information in this way. If applicable, I also agree to be bound by the terms of your charitable assignment scheme provided to me in my application, which means I will not receive a bonus if Nationwide converts to a bank.

## 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. You consent to the use of your personal information as described above.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

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"/>





**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS 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) or by contacting the FCA on 0800 111 6768.

**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) or by contacting the FCA on 0800 111 6768.

Telephone: 08000 30 40 60

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