

# The Mortgage Works (UK) plc - Modern Slavery Statement for the financial year 2017/2018

## Introduction

This statement is made in accordance with section 54 of the Modern Slavery Act 2015 (the **Act**) and outlines the steps taken to ensure there is no slavery or human trafficking taking place within our business or supply chains.

## About The Mortgage Works and its business and supply chains

The Mortgage Works (UK) plc (**TMW**) is a wholly owned subsidiary of Nationwide Building Society (**Nationwide**).

With over 20 years' experience in the mortgage market, TMW provides its range of specialist products through professional mortgage intermediaries supported by its dedicated business development and broker support team.

As a member of Nationwide's group, TMW relies on its parent, Nationwide, for the infrastructure and resources it needs to carry on its business. This includes providing or acquiring all the goods and services, IT and other technology TMW needs to run its business. It also includes providing TMW staff. Nationwide does this for each member of the Nationwide group. TMW does not source the supply of goods and services for itself but relies on Nationwide's activities for the wider group. TMW's supply chains are, effectively, Nationwide's supply chains.

You can find out more about TMW and the structure of the Nationwide group in Nationwide's Annual Report and Accounts. These are available online at [Nationwide's Annual Report and Accounts](#).

## Policies

As a member of the wider Nationwide group, TMW is subject to, and benefits from, Nationwide's policies on slavery and human trafficking. These include Nationwide's Code of Conduct for all employees, temporary workers and contractors (including those supporting TMW's business) and the Third Party Code of Practice which all of Nationwide's suppliers are asked to commit to (including those who provide services to TMW). Further details of these policies are set out in [Nationwide's Slavery and Human Trafficking Statement](#).

## Due diligence

Slavery and human trafficking are crimes and any financial benefit the activities generate are proceeds of crime. Nationwide carries out a range of activities to detect, discourage and prevent anyone using financial systems to launder proceeds whether they do business with Nationwide or any member of Nationwide's group, including TMW. Nationwide also conducts due diligence when procuring new services to ensure suppliers can comply with the requirements of the Act and Nationwide's Third Party Code of Practice. TMW relies on the activities that Nationwide carries out, and you can find further details of these in [Nationwide's Slavery and Human Trafficking Statement](#).

## Risk

TMW, as part of the wider Nationwide group, doesn't work in an industry that's at high risk of modern slavery and 99% of the suppliers to the Nationwide group are based in countries with a low risk of modern slavery (Global Survey Index). We know that some of suppliers to the Nationwide group work in higher-risk industries and countries, which is why our responsibilities are important to us. Nationwide uses a number of tools to manage risk, ensure the approach to tackling modern slavery is effective, monitor industry developments and to champion innovation within the Nationwide group, including TMW.

## Training

Nationwide ensures that relevant training is provided to all colleagues across the whole group, including those who work in TMW. For this reason, TMW does not provide its own training.

### Further information

TMW relies on the steps of its parent, Nationwide, who will take on its behalf and on behalf of all of the Nationwide group in tackling the risk of modern slavery taking place in its business or supply chains. Nationwide's Slavery and Human Trafficking Statement describes those steps in more detail. The Statement is published on [Nationwide's website](http://www.nationwide.co.uk/about/corporate-information/slavery-human-trafficking-statement) and you can link to it here: <http://www.nationwide.co.uk/about/corporate-information/slavery-human-trafficking-statement>

This statement was approved by the Board of Directors of TMW and is signed by:



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Henry Jordan