

Your Mortgage Application Form

For Intermediary Business

(For remortgage or mortgage free applications, please use remortgage form M1R)

Please ensure that a valid payment for your booking fee is enclosed when submitting an application and the declaration is signed. Failure to do this will mean your product will not be reserved.

The failure to enclose other salient information could also delay the processing of your mortgage.

Intermediary use only

- To improve service, this form and associated documents may be electronically imaged
- To make this process efficient, please complete all sections in full, including the checklist
- Any proofs submitted must be photocopies

Date of exchange (new build)

Date of entry (Scotland)

DIP completed

To help you to complete your application

Please complete this Application Form in block capitals and remember to complete the reference authority and Direct Debit Instruction (if applicable) at the end.

If you have any difficulties in completing this application please contact your mortgage arranger who will be pleased to assist you.

In order to make a decision whether we can give you a mortgage, we rely on you giving us accurate and comprehensive information.

Where there is insufficient room on the application form to give a complete answer to any question, please continue on the 'Additional Information' section at the end of this form.

- Please enclose the following when submitting the application:
- Your latest payslip and P60.
 - Proof of anticipated retirement income (where applicable)
 - Any appropriate valuation or product fee.

In order to comply with the Money Laundering Regulations the Society will ask you to provide paper ID evidence. For UK and European Nationals either a valid full UK passport or valid full UK Photocard Driving Licence can be provided or two forms of identification, one primary and one secondary.

Primary identification includes a valid full UK driving licence (old style paper) or UK-based bank or building society bank statement and secondary identification a recent bill addressed to you at your home address. Your mortgage arranger will be pleased to advise you what is required.

Intermediary Information

Information on our lending criteria is available from our website:
www.nationwide.co.uk/intermediaries/mortgages

Important information: our charitable assignment scheme

Since 3 November 1997, customers who have become members of Nationwide on opening a current account, savings account or mortgage account have (with certain exceptions) been required to sign up to our charitable assignment scheme. Unless you have been a member of the Society continuously from 2 November 1997 or fall into a special group to which the scheme does not apply, you will become legally bound by our charitable assignment scheme when your account is opened. Under the scheme:

- You will become a member of Nationwide Foundation if you are not a member already. The Foundation is a registered charity and is a focus for our charitable giving.
- You agree with us and with the Foundation to assign to the Foundation your rights to any windfall benefits you might otherwise have received in the unlikely event that we transfer our business to a company.

The terms binding you to the scheme are set out on page 14.

Intermediary use only

- To improve service, this form and associated documents may be electronically imaged
- To make this process efficient, please complete all sections in full, including the checklist
- Any proofs submitted must be photocopies

Charges

Do you intend to pass any of the procurement fee to the applicant(s)?

Yes No If Yes, how much? £

Are you charging the applicant(s) any other fees **excluding** Nationwide fees/charges?

Yes No If Yes, please complete below (tick all that are applicable)

Type of fee/charge	Amount	To whom payable
Advice <input type="checkbox"/>	£ <input type="text"/>	<input type="text"/>
Arrangement <input type="checkbox"/>	£ <input type="text"/>	<input type="text"/>
Administration <input type="checkbox"/>	£ <input type="text"/>	<input type="text"/>
Valuation <input type="checkbox"/>	£ <input type="text"/>	<input type="text"/>
Other <input type="checkbox"/>	£ <input type="text"/>	<input type="text"/>

For each fee that is charged, please tick one box to indicate when the fee is payable

	On application	Before mortgage starts	On completion of mortgage	Immediately
Advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrangement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valuation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Are any of these fees refundable (tick either 'Yes' or 'No' box for each fee/charge)? For each fee that is refundable, please tick one box to indicate when refund is payable

	Yes	No	If Yes, amount	If application doesn't proceed	When the offer is issued	When the loan starts	Following completion	On redemption
Advice	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrangement	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administration	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Valuation	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	£ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Checklist - Please complete as appropriate and ensure all proofs submitted are photocopies.

Identification requirements

First Applicant

Second Applicant

P60	<input type="text"/>	<input type="text"/>
Last payslip	<input type="text"/>	<input type="text"/>
Proof of anticipated retirement income (where applicable)	<input type="text"/>	<input type="text"/>
Last mortgage statement	<input type="text"/>	<input type="text"/>
Primary identification	<input type="text"/>	<input type="text"/>
Proof of address less than 3 months old	<input type="text"/>	<input type="text"/>
Other documents (please specify)	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
If any of these documents are not provided please give a reason	<input type="text"/>	<input type="text"/>

Booking Fee	Card <input type="checkbox"/>	Cheque <input type="checkbox"/>	Amount	£ <input type="text"/>
Product Fee (if applicable)	Card <input type="checkbox"/>	Cheque <input type="checkbox"/>	Amount	£ <input type="text"/>
Valuation Fee	Card <input type="checkbox"/>	Cheque <input type="checkbox"/>	Amount	£ <input type="text"/>

Company name and address

Company name		
Property number and/or name		
Street		
Town		
Postcode		
Telephone number (inc STD)		Fax number (inc STD)

Should we need to make contact in relation to this case (enter packaging/admin centre number if applicable)

Network / Mortgage Club / Company / Branch Agency

To ensure this application is processed under the correct route please state the name of the Network/Mortgage Club/Company/Branch Agency Principal that you wish this application to be processed under

Please affix appropriate sticker here

Intermediary/agent code

Name of usual mortgage centre or branch

For Mortgage Application Tracking Service (MATS)

Mobile telephone number

Email address

Please supply your website/MTE user ID (if applicable)

Please tick if this application has already been scored via:

MTE ?

Reference number

a branch or mortgage centre

?

Reference number

Declaration

I confirm that all relevant statutory provisions including requirements under the Financial Services & Markets Act have been satisfied. I confirm that any third party who may have arranged, advised on or introduced this mortgage is authorised to advise/arrange/introduce the business or is exempt from authorisation. I am fully aware that quality checks will be carried out on the validity of the information contained in this application form. I am also aware that product(s) applied for will only be reserved if the correct fees accompany the application form and the product(s) is/are available on the day the application is received by Nationwide. I confirm that all documents provided, whether electronically attached or posted, are genuine copies of the original documents that have been seen by me. I confirm that the mortgage applicant(s) have read and agreed to the customer declaration and the 'Use of my information' section and agree to their information being used in this way.

Intermediary's name

Company FSA number

If you are an Appointed Representative this is not your Principal's FSA name or number

FSA authorisation level (please tick)

Adviser

Arranger

Level of advice (please tick)

Advised

Non advised

We may use text messaging to update you on the progress of your client's application. If you prefer not to receive updates in this way, please tick this box

Signature

Please sign within white box

Date

Nationwide reserves the right to return this case if the correct fees are not included, signatures are missing, and/or the application is not fully completed.

Your personal details

First Applicant

Second Applicant

Title

Mr Mrs Miss Ms Other

Mr Mrs Miss Ms Other

Please enter ALL forenames

Surname

Date of birth

Gender (please tick) M F

Gender (please tick) M F

Previous title

Mr Mrs Miss Ms Other

Mr Mrs Miss Ms Other

Forename

Surname

Date and method of change

Deed Poll Marriage/Civil partnership* Divorce/Dissolved civil partnership*

Deed Poll Marriage/Civil partnership* Divorce/Dissolved civil partnership*

Marital status

Single Engaged Married/Civil partnership*

Single Engaged Married/Civil partnership*

Separated Divorced/Dissolved civil partnership* Widowed

Separated Divorced/Dissolved civil partnership* Widowed

* Civil partnership are couples registered under the Civil Partnership Act 2004

Number of dependents

Nationality

(required for regulatory reasons)

Have you smoked any cigarettes, cigars or used other tobacco or nicotine replacement products in the last 12 months?

Yes No

Yes No

Your present accommodation

First Applicant

Second Applicant

Present permanent address

Property number and/or name

Street

Town

Postcode

Postcode

When did you start living there?

D D M M Y Y Y Y

D D M M Y Y Y Y

IF YOU HAVE HAD ANY OTHER ADDRESSES IN THE LAST 3 YEARS PLEASE LIST THEM, TOGETHER WITH THE DATES YOU LIVED THERE, IN THE 'ADDITIONAL INFORMATION' SECTION AT THE END OF THIS FORM

Telephone numbers:

Home

Work

Mobile telephone number

E-mail addresses:

(please use block capitals)

First applicant

Second applicant

If you are an Owner Occupier, what is the probable selling price of your property?

Occupancy status

Occupancy status

£

£

Is the property mortgaged?

Yes No Balance outstanding £

Yes No Balance outstanding £

How much of this balance is on an interest only basis?

£

£

What is the remaining term?

Y Y M M

Y Y M M

If there is more than one property, please provide all of the above details for each additional property in the 'Additional Information' section at the end of this form

If Yes, please state lenders name and address

Postcode

Postcode

If No, but you have previously had a mortgage, please state lenders name and address

Postcode

Postcode

Account number and date completed (or date redeemed if applicable)

D D M M Y Y Y Y

D D M M Y Y Y Y

Is this property to be sold?

Yes No

Yes No

If you are renting a property please give your landlord's name, address and telephone number

Postcode

Postcode

Telephone (incl STD code)

Rent payable

£

£

Weekly

Monthly

Weekly

Monthly

Have you ever owned a property which has been taken into possession by a lender, either as a result of a voluntary arrangement or by Court action?

Yes No

Yes No

If Yes, please give full details on the 'Additional Information' section at the end of this form

During the last three years have you ever been three months or more in arrears with your mortgage or rent payments?

Yes No

Yes No

If Yes, please give full details on the 'Additional Information' section at the end of this form

Your employment details (continued)

All Applicants

Do you have any other paid occupation?

Yes No

If Yes, annual basic income from that occupation

£

Annual bonus

£

Annual overtime

£

Annual commission

£

If Yes, what is your other job title?

What type of pension do you have? (please tick)

Company Personal Both None

At what age do you plan to retire?

If the term of your mortgage takes you into retirement age how do you intend to meet the repayments?

If you are within 5 years of retirement please advise the Annual income you expect to receive after you have retired

£

Other net income

If none, please tick

£ per annum

Pension including state pension

£ per annum

Investment

£ per annum

Maintenance

£ per annum

State benefits or allowances

£ per annum

(please state)

Rental income from an unencumbered property

£ per annum

Please note: Evidence is required to use any additional income for affordability purposes and remains subject to underwriting acceptance. Not all state benefits are acceptable.

First Applicant

Second Applicant

Yes No

If Yes, annual basic income from that occupation

£

Annual bonus

£

Annual overtime

£

Annual commission

£

If you have any other paid occupation(s) please list in the 'Additional Information' section at the end of this form.

Company Personal Both None

Please use the 'Additional Information' section at the end of this form if necessary

£

If none, please tick

£ per annum

£ per annum

£ per annum

£ per annum

£ per annum

£ per annum

Your financial details

Current account details
Bank/Building Society
name and address

Postcode

Sort code and account number

Account holder(s) name(s)

How long have you held this account?

Monthly outgoings (at commencement of this mortgage)

Shared ownership rent/
equity share charge

£

Child minding fees

£

School fees

£

CSA/Maintenance

£

First Applicant

Second Applicant

Postcode

£

£

£

£

Please tick if joint with second applicant If none, please tick

Do not include any that are joint with first applicant If none please tick

Your financial details (continued)

Please provide details of any credit cards, loans or monthly outgoings you may have in this section.

I/We do not have any credit cards, loans or monthly outgoings

First Applicant

Personal loan Personal loan
 Student loan Student loan

Financial commitments (with more than 6 months to run that will **not** be cleared on completion)

Debt 1	Debt 2
Which company is this debt with?	
Account number	
Outstanding balance	
Monthly payment	
Is the debt secured or unsecured?	
Is the debt in joint or sole names?	

Personal loan Personal loan
 Student loan Student loan

Financial commitments (with more than 6 months to run that will be cleared on completion)

Debt 1	Debt 2
Which company is this debt with?	
Account number	
Outstanding balance	
Monthly payment	
Is the debt secured or unsecured?	
Is the debt in joint or sole names?	

Credit Cards

that will not be cleared
(on or before completion)

Credit card commitments

Which credit card provider is this debt with?
Balance outstanding

Debt 1	Debt 2
Which credit card provider is this debt with?	
Balance outstanding	

Credit card commitments

Which credit card provider is this debt with?
Balance outstanding

Debt 3	Debt 4
Which credit card provider is this debt with?	
Balance outstanding	

Credit Cards that will be cleared
(on or before completion)

Credit card commitments

Which credit card provider is this debt with?
Balance outstanding

Debt 1	Debt 2
Which credit card provider is this debt with?	
Balance outstanding	

Credit card commitments

Which credit card provider is this debt with?
Balance outstanding

Debt 3	Debt 4
Which credit card provider is this debt with?	
Balance outstanding	

If you have any other loans or credit cards, please give full details in a format similar to above on the 'Additional Information' section at the end of this form.

Have you (or if self employed, your business) ever been bankrupt or insolvent or made any arrangements with creditors?

Yes No

Yes No

If Yes, please give full details on the 'Additional Information' section at the end of this form

Have you (or if self employed, your business) ever had a judgement or court decree against you?

Yes No

Yes No

If Yes, please give full details on the 'Additional Information' section at the end of this form, including whether an appeal is pending or whether an application has been made to set aside the judgement

Your mortgage requirements (continued)

Other properties

Do you/either of you own any other properties?

Yes If Yes, please complete the following details for each property No If No, please go to next section

Address of other property
Property number

and/or Property name

Street

Town

Postcode

What is the current value of the property?

£

Is the property being let?

Yes No If Yes, what is the monthly rental income £

Is the property mortgaged?

Yes No If No, please go to next section
If Yes, please state lenders name

Is the mortgage being repaid or are you being removed from the mortgage on or before completion of the new Nationwide mortgage?

Yes No If No, what is the outstanding balance £ Monthly payment £

How much of this balance is on an interest only basis?

£

What is the remaining term?

Y Y M M

If there is more than one property, please provide all of the above details for each additional property in the 'Additional Information' section at the end of this form

Type of mortgage required

If you would like a tracker or fixed rate mortgage you may have the option to take this product with or without a product fee.

Fixed rate Yes No with product fee without product fee Interest rate % Fixed rate term Yrs Mths
Tracker rate Yes No with product fee without product fee Interest rate % Tracker rate term Yrs Mths

Dependent on your application type, a non-refundable booking fee may need to be paid upfront upon reservation. Please refer to www.nationwide-intermediary.co.uk/content/products/product_finder or the NFI Product Guide for further detailed information around our booking fees.

Adding fees to the loan

If the product fee is added to the loan it will not affect the amount that can be borrowed, but interest will be charged on it during the term of the mortgage. Alternatively you may choose to pay the product fee upfront. We reserve the right to request payment of the product fee upfront.

If applicable, do you wish to add this fee to your loan? Yes No

Note: Fixed and Tracker mortgages can be withdrawn at short notice. If you are paying a product fee and wish to pay the fee upfront Fixed and Tracker mortgages will not be reserved until the non-refundable booking fee, product fee and application are received. If the product fee is added to the loan or you are not paying a product fee, Fixed and Tracker mortgages will be reserved once the non-refundable booking fee and application are received. If fees are added to the loan we reserve the right to request them from you if you do not complete.

How would you like to make your mortgage payments?

Direct Debit Internal transfer

Please note: payments by Direct Debit or transfer from a Nationwide FlexAccount may be required for certain products. Where payments are made by Direct Debit or transfer from a FlexAccount we will give you at least seven days notice of any change in your payments.

Please give the names of anyone who is (or will be) 17 or over, who is living in the property but not on the mortgage (not Scotland)

Title	Forename	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

In England, Wales and Northern Ireland, all adults who will occupy the property at the time of the advance other than the borrowers will be required to sign the Society's Form of Consent to Mortgage

If NONE please tick here


If there are more than two, please write the name(s) of any other(s) in the 'Additional Information' section at the end of this form

Mortgage fees

Applications without a booking fee will not be reserved. Fees can be paid via card or cheque, please complete the following section(s) if you are paying fees by card or alternatively enclose a signed cheque for the applicable fees.

Booking fee amount

£

 The information I provide relating to my debit/credit card will be used to take a payment for £_____ to cover the booking fee. Once this payment has been processed the details will be destroyed. By providing my debit/credit card details I agree you can use my information in this way.

Please charge my VISA / MasterCard / Solo. (Delete as applicable).

Card number

Name(s) of account holder(s)

Expiry date

Start date (if applicable)

Issue number (if applicable)

Signature

Date

Name as shown on card

Product fee amount

£

Add fee to loan Yes No

 The information I provide relating to my debit/credit card will be used to take a payment for £_____ to cover the product fee. Once this payment has been processed the details will be destroyed. By providing my debit/credit card details I agree you can use my information in this way.

Please use same card details as above

Please charge my VISA / MasterCard / Solo. (Delete as applicable).

Card number

Name(s) of account holder(s)

Expiry date

Start date (if applicable)

Issue number (if applicable)


Signature

Date

Name as shown on card

Valuation fee amount

£

 The information I provide relating to my debit/credit card will be used to take a payment for £_____ to cover the valuation fee. Once this payment has been processed the details will be destroyed. By providing my debit/credit card details I agree you can use my information in this way.

Please use same card details as above

Please charge my VISA / MasterCard / Solo. (Delete as applicable).

Card number

Name(s) of account holder(s)

Expiry date

Start date (if applicable)

Issue number (if applicable)

Signature

Date

Name as shown on card

If you choose to use the same card for all of the fees; this will show as separate payments on your bank statement. All card details will be destroyed after payment has been authorised.

Property to be mortgaged

Address of property

Postcode

Property description (please tick) House Bungalow Purpose built flat Maisonette Converted flat Converted maisonette

Property type (please tick) Detached Semi detached Terraced Other (inc. flats) Floor number of flat If the property is a flat, how many floors does the building have? Is there a lift? Yes No

Tenure (please tick) Freehold Feuhold Leasehold Other

If leasehold please state Unexpired term years Ground rent/service charges/maintenance charges/shared ownership rental £ per month

New properties and properties less than 2 years old Is it NHBC or Foundation 15 registered, or covered by a Zurich Municipal Building Guarantee? Yes No
If No, is it being supervised by, or was it supervised by a qualified architect? Please give name and address of architect

Postcode

Will you personally use the whole property for residential use? Yes No **If No, please provide details in the 'Additional Information' section at the end of this form**

Construction type if known Barn conversion Listed historic building Thatched roof
Other (please specify)

If other use 'Additional Information' section at the end of this form if necessary

Year built Number of habitable rooms Number of bedrooms

Is the property a new build (i.e. newly constructed or under construction)? Yes No

How many acres of land does the property have (if more than one)?

Is the property subject to any agricultural restrictions and/or will the land be used for agricultural or business purposes? Yes No **If Yes, please provide details in the 'Additional Information' section at the end of this form**

Who should the valuer contact to gain access to the property?

Telephone (incl STD code)

Name, address and telephone number of the Estate Agent selling the property or the vendor if a private sale

Contact name

Postcode Telephone if different from above

Your solicitor/licensed conveyancer

Name and address of your solicitor or licensed conveyancer

Postcode

If you have not already instructed a solicitor, the Society will be able to put you in touch with one.

Contact

Telephone (incl STD code)

OFFICE USE ONLY Code

Your valuation/survey requirements

The Society is legally obliged to assess the value of the property for mortgage purposes and may obtain a valuation report. However, this report will not be adequate for the purposes of someone wishing to purchase and live in the property. The report may not reveal serious defects and there may be important inaccuracies or omissions. It will not be a Structural or Building Survey Report and will be based upon a limited inspection. You are therefore strongly advised to obtain your own report on the condition and value of the property, based on a fuller inspection. You may wish to make your own arrangements or, if you prefer, you may choose one of the alternatives below. Full information on these alternatives and fee levels is available from your local branch and, in the case of the structural building survey, directly from the surveyor.

If you wish, as advised, to obtain a fuller report please indicate which type you require.

- a) Homebuyers Report b) A Full Structural or Building Survey Report

Note: The Valuer will not undertake a Homebuyer Inspection until the Homebuyer Report application has been completed.

- c) If you do not wish to obtain a fuller report, and you are prepared to accept a valuation report for the Society's purposes, please tick the box

Please note: If you opt for a Homebuyer Report please enclose the Homebuyer Report fee made payable to Nationwide Corporate Account. If you are arranging a Full Structural Survey you will need to pay the standard valuation fee to Nationwide and pay the Valuer direct for the Structural Survey.

The Society may also request that a Chartered Structural Engineer's report be provided to consider whether the property represents suitable mortgage security. The provision of such a report will be at your own expense and does not guarantee that the mortgage will be granted.

Your buildings insurance requirements

Your home must be adequately protected by a buildings insurance policy.

Nationwide also provides 5-Star home insurance (Defaqto 2010). Discounts are available on our 5-Star cover if you buy buildings and contents insurance together (conditions apply).

Nationwide will contact you to discuss buildings insurance unless you have confirmed that you will be arranging it elsewhere.

Buildings insurance

I confirm that I have arranged my buildings insurance elsewhere

Yes No

If you have answered Yes, please confirm the following:

Insurance provider

Policy number

Renewal month

Sum insured

£

Optional insurances

Short-term Income Protection

Would you like Nationwide to provide you with more information about our short-term income protection product, Lifestyle Protector?

Applicant 1 Yes No

Applicant 2 Yes No

Contents insurance

Would you like Nationwide to contact you at this time to discuss contents insurance?

Yes No

First Applicant's Signature

Date

Second Applicant's Signature

Date

Please sign within a white box

Declaration and charitable assignment

Declaration

I (each of us if more than one is applying) agree that:

- (a) You will rely on the information I have given you on this form, which I confirm is complete and true. It is a criminal offence to knowingly supply false information to obtain a loan. You may decide to decline my application;
- (b) As well as your Mortgage Conditions, Nationwide's Rules apply to this account and I can obtain a copy of these in any of your branches;
- (c) You must have the property valued for your own purposes. I can arrange for a more detailed inspection for my own purposes;
- (d) You will keep any form of commission insurers may give you for arranging my insurance with them as part of this mortgage;
- (e) If I take out a mortgage with you, you may transfer it to another lender who may not be (or be associated with) a building society. You will tell me before you do this and how it will affect my mortgage but I will no longer have the benefit of your Rules;
- (f) If applicable, I may have to show where the money for the deposit on the property I am buying came from;
- (g) For joint applications, Nationwide will only send documents and correspondence to one address. Before completion this will be the address of the first applicant and after completion, this will be the security address or an agreed correspondence address;
- (h) Fixed and tracker rates are limited offers and may be withdrawn at any time;
- (i) Where I have indicated that debt will be repaid, on or before completion, you will disregard it from your assessment of my application as you will regard my signature on this application form as being my undertaking to repay this debt;
- (j) If applicable, and where requested, Nationwide will instruct a solicitor to deal with the legal aspects of my mortgage and pay the fees. I will be responsible for any non-standard legal fees in relation to the mortgage, including any independent legal advice I wish to take.



Use of my information

- (k) Any information about me and my account may be shared within 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. 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 to me by Nationwide, you will pass these updates to them but I am advised to contact them to confirm the changes;
- (l) 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 reference 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;
- (m) 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.
- (n) 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;
- (o) 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;
- (p) 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 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 and the fraud prevention agencies;
- (q) 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 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.
- (r) Nationwide may inform me of special offers, products and services, either by letter, telephone or e-mail. If I am a new Nationwide 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 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 will not change. 'Nationwide' means Nationwide Building Society, its subsidiaries and trading divisions. If I require further information I can ask for a copy of the leaflet 'How Nationwide uses your personal information'. This can be requested from a branch and is also available online at www.nationwide.co.uk
- (s) You will contact me by telephone or mobile telephone regarding my application.
- (t) You may also use text messaging and email to update me on the progress of my application. If I do not agree to updates in this way I can tick this box to opt out .
- (u) I have read the section entitled "Use of my information". By signing this application I agree you can use my information in this way.

CHARITABLE ASSIGNMENT

THE FOLLOWING WORDING APPLIES TO YOU UNLESS:

(1) YOU WERE A MEMBER OF THE SOCIETY ON 2 NOVEMBER 1997 AND HAVE CONTINUED TO BE A MEMBER EVER SINCE THAT DATE; OR

(2) YOU FALL WITHIN A SPECIAL CATEGORY OF PERSONS TO WHOM OUR CHARITABLE ASSIGNMENT SCHEME DOES NOT APPLY.

By applying to open an account after 2nd November 1997, you also apply to be a charity member of The Nationwide Foundation ("the Foundation") unless you are already a charity member.

You agree that, if:

- the account is opened by the Society and you are or become a charity member of the Foundation; and
- the Society subsequently enters into an agreement to transfer the whole of its business to a company, you will assign to the Foundation (or any charity(ies) nominated by it, but to no other person) all rights to or in connection with any conversion benefits to which you would otherwise become entitled as a member or depositor at any time before, or within two years, after your membership of the Society comes to an end.

You make this agreement:

- (a) with the Society (acting for itself and for the benefit of the Foundation), in return for the Society opening the account you are applying for, and you acknowledge that the Foundation may enforce the benefit of your agreement with the Society under the Contracts (Rights of Third Parties) Act 1999; and
- (b) with the Foundation directly, in return for the Foundation granting you charity membership (if you are not already a member).

This agreement means that, without any further notice to you:

- the Society may make over to the Foundation (or to any charity(ies) nominated by it) any such conversion benefits; and
- the Foundation may exercise all your rights in relation to any such benefits.

You understand that this agreement is irrevocable and cannot be amended or varied without the consent of both the Society and the Foundation and that neither the Society nor the Foundation will release you from this agreement.

You understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and you would continue to be bound by the above condition.

For this purpose:

"conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company; and "Society" means Nationwide Building Society and, if it merges with any other building society, includes such other society.

Signature(s) and Authority to obtain references

I hereby authorise Nationwide Building Society to obtain a reference(s) from any Mortgagee/Landlord/Accountant named in this application and details of my employment from my current or previous employer(s).

Further, I hereby irrevocably authorise the Society to obtain all such information regarding my ISA/endowment/pension and any insurances referred to in this application.

I authorise any lender with whom I hold a mortgage or loan account to provide Nationwide with repayment figures for all my outstanding loans or charges on my property and to release the title deeds and documents to Nationwide upon their request.

I have read and agree to the declaration and, if applicable to me the Charitable Assignment that I have received with this application.

I confirm that where fees are collected by credit/debit card that this is with my authority for payment having originally provided details to you.

I understand that these credit/debit card details will not be retained after the payments have been taken.

First Applicant's Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Second Applicant's Signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please sign within a white box

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website, www.fsa.gov.uk or by contacting the FSA on **0845 606 1234**.

Nationwide Lifestyle Protector is underwritten by Pinnacle Insurance plc. Registration number 1007798. Registered Office Pinnacle House, A1 Barnet Way, Borehamwood, Herts, England WD6 2XX. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

Nationwide Buildings and Contents Insurance is underwritten by U K Insurance Ltd. Registration number 1179980. Registered at U K Insurance Ltd, The Wharf, Neville Street, Leeds, LS1 4AZ.

Additional information

Details of previous addresses including dates moved in. This information is required for credit scoring.

Details of properties taken into possession and mortgage/rent arrears

Details of previous employers

Details of other regular monthly outgoings including all information requested

Details of bankruptcy, insolvency, arrangements with creditors etc

Details of County Court Judgements etc

Additional endowment policies

Construction of property

Any other additional information

For office use only

Identification requirements

First Applicant

Second Applicant

Confirming name

Type:

Type:

Serial Nos:

Serial Nos:

Confirming address

Type:

Type:

Serial Nos:

Serial Nos:

Additional check (remote only)

Type:

Type:

Serial Nos:

Serial Nos:

Branch/Employees details

Prefix	Employee No.
--------	--------------

Type:

SCA QQ Number

Instruction to your Bank or Building Society to pay by Direct Debit



Please complete this form in BLOCK CAPITALS using blue or black ink and return to your allocated service centre

Originator's Identification Number

Reference number

Your bank or building society details

Bank/Building Society name	<input type="text"/>	
Branch address Property number	<input type="text"/>	and/or Property name <input type="text"/>
Street	<input type="text"/>	
Town	<input type="text"/>	Postcode <input type="text"/>
Name(s) of Account Holder(s)	<input type="text"/>	
	<input type="text"/>	
Bank/Building Society Sort code & Account number	<input type="text"/>	<input type="text"/>

Banks and Building Societies may not accept Direct Debit Instructions from some types of account.

Please pay Nationwide Building Society 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 Nationwide Building Society and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) Please sign within a white box	<input type="text"/>	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"/>
	<input type="text"/>	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"/>

If two signatures are required to operate this account, please ensure both account holders sign this form.

This is not part of the instruction to your Bank or Building Society.

Direct Debits are usually collected on 1st of the month unless you ask for a different day (2-28). Your first payment is due in the month after you complete your mortgage and will include interest for the month of completion as well as one full monthly payment. After that, payments will be your regular monthly amount.

Preferred payment date (if not the 1st of the month)

The Direct Debit Guarantee on the last page of this form should be detached and kept by the account holder.

Nationwide Building Society is authorised and regulated by the Financial Services Authority under registration number 106078. Credit facilities other than regulated mortgages are not regulated by the Financial Services Authority. You can confirm our registration on the FSA's website, www.fsa.gov.uk or by contacting the FSA on **0845 606 1234**.

Nationwide Lifestyle Protector is underwritten by Pinnacle Insurance plc. Registration number 1007798. Registered Office Pinnacle House, A1 Barnet Way, Borehamwood, Herts, England WD6 2XX. Pinnacle Insurance is authorised and regulated by the Financial Services Authority.

Nationwide Buildings and Contents Insurance is underwritten by U K Insurance Ltd. Registration number 1179980. Registered at U K Insurance Ltd, The Wharf, Neville Street, Leeds, LS1 4AZ.

THE DIRECT DEBIT GUARANTEE (Please retain this)

- 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 Nationwide Building Society will notify you seven days in advance of your account being debited or as otherwise agreed. If you request Nationwide Building Society 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 Nationwide Building Society 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 Nationwide Building Society 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.



You can order all our publications in large print, Braille, audio cassette or CD. Your local branch will arrange this for you or you can contact us on **08457 30 20 10**.

If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring.

Nationwide Building Society
Head Office, Nationwide House,
Pipers Way, Swindon, SN38 1NW

M11 (December 2011)

