Before you complete this form for the applicant, please make sure they have seen 'How Nationwide uses your information' by visiting **nationwide.co.uk/privacy**, and they have understood how their information will be used.

Additional Borrowing Application Form

For intermediary business

If your application is to request a Decision in Principle only, you need to complete sections 1 to 11, 13 and 14 only.
If your application is to request a Full Mortgage Application, please complete all sections.

Call **03457 30 20 11** or visit your local branch to request braille, large print or audio versions of your documents.

Mortgage application supporting documentation checklist

If you have previously been provided with a Decision in Principle for this mortgage, please enclose the evidence requested with this mortgage application.

Otherwise, please visit **nationwide-intermediary.co.uk** to see what proof documents are required for this application. Failure to supply this evidence **will result in the application being returned upon receipt**.

Reason for submission

Reason For Paper Application

(Reason for submitting a paper application must be complete)

Technical issue that has resulted in the case having to be submitted via paper ☐

Ticket number (must be supplied)

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

DIP completed ☐

DIP reference number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

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

Charges

Do you intend to pass any of the procuration 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	☐	£	
Arrangement	☐	£	
Administration	☐	£	
Valuation	☐	£	
Other	☐	£	

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	☐	☐	☐	☐
Arrangement	☐	☐	☐	☐
Administration	☐	☐	☐	☐
Valuation	☐	☐	☐	☐
Other	☐	☐	☐	☐

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	☐	☐	£	☐	☐	☐	☐	☐
Arrangement	☐	☐	£	☐	☐	☐	☐	☐
Administration	☐	☐	£	☐	☐	☐	☐	☐
Valuation	☐	☐	£	☐	☐	☐	☐	☐
Other	☐	☐	£	☐	☐	☐	☐	☐

Company name and address

Company name

Property number and/ or name

Street

Town

Postcode

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

Telephone number (inc STD)

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

Mobile telephone number

Email address

Declaration

I confirm that all documents provided, whether electronically attached or posted, are genuine copies or photographic images of the original documents that have been seen by me and (where appropriate) my client(s) have authorised me to take and provide you with photographic images of the documents provided.

Intermediary's name

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

Please tick this box to confirm ☐ Date D D M M Y Y Y Y

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

1. Personal information

	First Applicant	Second Applicant
Title	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other
Please enter ALL forenames		
Surname		
Date of birth	D D M M Y Y Y Y Gender (please tick) M F	D D M M Y Y Y Y Gender (please tick) M F

If you have been known by a different name in the last three years, please state previous name, date and method of change

Previous title	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other
Forename		
Surname		
Date and method of change	D D M M Y Y Y Y	D D M M Y Y Y Y
Marital status	Deed Poll ☐ Marriage/ Civil partnership* ☐ Divorce/ Dissolved civil partnership* ☐ Single ☐ Engaged ☐ Married/Civil partnership* ☐ Separated ☐ Divorced/ Dissolved civil partnership* ☐ Widowed ☐	Deed Poll ☐ Marriage/ Civil partnership* ☐ Divorce/ Dissolved civil partnership* ☐ Single ☐ Engaged ☐ Married/Civil partnership* ☐ Separated ☐ Divorced/ Dissolved civil partnership* ☐ Widowed ☐

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

1. Personal information (continued)

Dependant Details How many financial dependants do you have in the following age groups?	**First Applicant**	**Second Applicant**
	Under 6 years	Under 6 years
	6 to 11 years	6 to 11 years
	12 to 17 years	12 to 17 years
	18 years and above	18 years and above
At what age do you plan to retire?		
National Insurance Number		
Country of birth		
Nationality (required for regulatory reasons)		
Dual Nationality (if applicable)		
For Non UK/ROI nationals		
Are you seeking asylum in the UK?	Yes ☐ No ☐	Yes ☐ No ☐
If No, do you hold refugee status as recognised under the 1951 UN conventions & its 1967 protocol?	Yes ☐ No ☐	Yes ☐ No ☐
Do you have indefinite leave to remain/Settled status in the UK?	Yes ☐ No ☐	Yes ☐ No ☐
If No, do you have pre-settled status or an acceptable visa as outlined on nationwide-intermediary.co.uk?	Yes ☐ No ☐	Yes ☐ No ☐
Have you legally been a UK resident for at least three years?	Yes ☐ No ☐	Yes ☐ No ☐
Do you hold diplomatic immunity status? (Non British Nationals Only)	Yes ☐ No ☐	Yes ☐ No ☐
If you are not a refugee and do not have indefinite leave to remain settled status in the UK:		
Is your salary paid to a UK bank account?	Yes ☐ No ☐	Yes ☐ No ☐

	First Applicant	**Second Applicant**
Are or will you be resident in the UK for tax purposes when the mortgage has completed?	Yes ☐ No ☐	Yes ☐ No ☐
If No, will a family member who is a permanent UK resident be a joint party to this mortgage and occupy the property on completion?	Yes ☐ No ☐	Yes ☐ No ☐
Telephone numbers: Home (incl STD code)		
Work (incl STD code)		
Mobile telephone number		
Email address		

Please note: For existing Nationwide customers, any contact details entered will not update the information Nationwide holds. If your applicant wishes to update their existing contact details, please ask them to contact us directly. If your applicant would like to receive updates on their application via SMS and/or email, please enter their mobile number and/or email address above. Please do not enter your own email address.

2. Your 3 year UK address history

	First Applicant	Second Applicant
Address of mortgaged property		
Postcode		
Is this property currently let?	Yes ☐ No ☐	Yes ☐ No ☐

If Yes, you are not eligible for Additional Borrowing to be secured against this property. Please see nationwide-intermediary.co.uk for limited exceptions.

Property description: House ☐ Bungalow ☐ Purpose built flat ☐ Maisonette ☐ Converted flat ☐ Converted maisonette ☐

Property type: Detached ☐ Semi detached ☐ Terraced ☐ Other (inc. Flats) ☐ If the property is a flat, how many floors does the building have? ☐☐ Floor number of Flat ☐☐

Is there a lift? Yes ☐ No ☐ Number of bedrooms ☐☐

	First Applicant	Second Applicant
Present occupancy status e.g. Owner Occupier/ Council or Private Tenant/ Living with relatives/etc		
Please state your current residential address if not the mortgaged property		
Postcode		
Date moved in	D D M M Y Y Y Y	D D M M Y Y Y Y
Occupancy status for previous address		

Please provide any previous address(es) in the last 3 years on the Additional Information section on page 20 if necessary

3. Your employment and income details

Please ensure that all applicants are not intending to use any income which is received in a foreign currency to support their mortgage application.

1. Main Employment

How are you employed?

First Applicant		Second Applicant	
Employed	☐	Employed	☐
Self Employed (Partner)	☐	Self Employed (Partner)	☐
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 than 20% shareholding	☐	Director/Shareholder with more than 20% shareholding	☐
Unemployed	☐	Unemployed	☐
Homemaker	☐	Homemaker	☐
Retired	☐	Retired	☐
Student	☐	Student	☐

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	☐

	First Applicant	Second Applicant
What industry do you work in?		
What is your specific occupation/job title?		
Length of service with your current employer or self-employed trading	Y Y M M	Y Y M M
Name of employer/self employment name		

3. Your employment and income details (continued)

	First Applicant	Second Applicant
Address of employer/self employed business address		
Postcode		
Telephone (incl STD code)		
Is this the correct address to write to for a reference?	Yes ☐ No ☐	Yes ☐ No ☐

If No, please put the correct address in Additional Information section on page 20

Contracting Applicants

How long have you been contracting? (for fixed term only)	Y Y M M	Y Y M M
Is your contract going to be renewed?	Yes ☐ No ☐	Yes ☐ No ☐
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

	First Applicant	Frequency of payment	Second Applicant	Frequency of payment
Gross Annual Salary (before tax & national insurance)	£ per	W 4W M Q A	£ per	W 4W M Q A
Bonus	£ per	W 4W M Q A	£ per	W 4W M Q A
Overtime	£ per	W 4W M Q A	£ per	W 4W M Q A
Commission	£ per	W 4W M Q A	£ per	W 4W M Q A

	First Applicant		Second Applicant	
If you are self employed, please enter amount and share of net profit/income	£ latest year	%	£ latest year	%
	£ previous year	%	£ previous year	%
or if you are a Director/ Shareholder of a Ltd Co and have greater than 20% shareholding, please provide annual salary/dividend	£ latest year		£ latest year	
	£ previous year		£ previous year	

Please make sure that the amount entered in these boxes matches the evidence you provide to support the request.

	First Applicant	Second Applicant
Name, address and telephone number of accountant		
Postcode		
Telephone (incl STD code)		
Email address		

2. Previous Employment Details

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

	First Applicant	Second Applicant
What was your specific occupation/job title?		
Start date:	D D M M Y Y Y Y	D D M M Y Y Y Y
End date:	D D M M Y Y Y Y	D D M M Y Y Y Y

3. Your employment and income details (continued)

	First Applicant	Second Applicant
How were you employed?	Employed ☐ Self Employed (Partner) ☐ Self Employed (Sole Trader) ☐ Director/Shareholder with 20% or less shareholding ☐ Director/Shareholder with more than 20% shareholding ☐	Employed ☐ Self Employed (Partner) ☐ Self Employed (Sole Trader) ☐ Director/Shareholder with 20% or less shareholding ☐ Director/Shareholder with more than 20% shareholding ☐
Annual gross salary	£ £ £ £ £ £ £ £	£ £ £ £ £ £ £ £

3. Second Employment **Please complete this section only if you have a second job**

How were you employed?	Employed ☐ Self Employed (Partner) ☐ Self Employed (Sole Trader) ☐ Director/Shareholder with 20% or less shareholding ☐ Director/Shareholder with more than 20% shareholding ☐	Employed ☐ Self Employed (Partner) ☐ Self Employed (Sole Trader) ☐ Director/Shareholder with 20% or less shareholding ☐ Director/Shareholder with more than 20% shareholding ☐
What is your employment type?	Permanent ☐ Temporary ☐ Fixed Term Contract ☐ Sub-Contractor Fixed Term ☐ Sub-Contractor Open Ended ☐	Permanent ☐ Temporary ☐ Fixed Term Contract ☐ Sub-Contractor Fixed Term ☐ Sub-Contractor Open Ended ☐
What is your specific occupation/job title?		
Length of service with your current employer or self-employed trading	Y Y M M	Y Y M M
Name of employer/self employer business name		
Address of employer/ self-employed business address		
Postcode		
Telephone (incl STD code)		
Email address		
Is this the correct address to write to for a reference?	Yes ☐ No ☐	Yes ☐ No ☐

If No, please put the correct address in Additional Information section on page 20

Contracting Applicants		
How long have you been contracting?	Y Y M M	Y Y M M
How long is remaining on your current contract?	Y Y M M	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

	First Applicant	Frequency of payment	Second Applicant	Frequency of payment
Gross Annual Salary (before tax & national insurance)	£ £ £ £ £ £ £ per	W 4W M Q A	£ £ £ £ £ £ £ per	W 4W M Q A
Bonus	£ £ £ £ £ £ £ per	W 4W M Q A	£ £ £ £ £ £ £ per	W 4W M Q A
Overtime	£ £ £ £ £ £ £ per	W 4W M Q A	£ £ £ £ £ £ £ per	W 4W M Q A
Commission	£ £ £ £ £ £ £ per	W 4W M Q A	£ £ £ £ £ £ £ per	W 4W M Q A

3. Your employment and income details (continued)

	First Applicant	Second Applicant
If you are self employed, please enter amount and share of net profit/income	£ latest year % £ previous year %	£ latest year % £ previous year %
or if you are a Director/ Shareholder of a Ltd Co and have greater than 20% shareholding, please provide annual salary/dividend	£ latest year £ previous year	£ latest year £ previous year

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.

Name, address and telephone number of accountant		
Postcode		
Telephone (incl STD code)		
Email address		

4. Other income details

Please ensure that all applicants are not intending to use any income which is received in a foreign currency to support their mortgage application.

	First Applicant	Second Applicant
Child benefit	£ per month	£ per month
State disability benefit*	£ per month	£ per month

*Please tell the applicant their response may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume they're happy for us to record this information and we'll only use it to process their application. If you'd like to find out more, please see 'How Nationwide uses your information' at **nationwide.co.uk/privacy** or in branch.

Universal credit/tax credit	£ per month	£ per month
Investment income	£ per month	£ per month
Maintenance	£ per month	£ per month
Rental income from a mortgage free property	£ per month	£ per month
Pension income	£ per month	£ per month
If you have any other NBS mortgages that are rented, please enter the total monthly rental income.	£ per month	£ per month

5. Anticipated retirement income

Nationwide will use your declared retirement date to determine whether you will be borrowing into retirement. If you are within 10 years of this date and will be borrowing into retirement please complete the following anticipated income details.

Please ensure that all applicants are not intending to use any income which is received in a foreign currency to support their mortgage application.

	First Applicant	Second Applicant
Annual investment income (including dividends)	£ per annum	£ per annum
Annual maintenance income	£ per annum	£ per annum
Annual rental from a mortgage free property	£ per annum	£ per annum
Annual pension income (including annuities)	£ per annum	£ per annum
Annual child benefit	£ per annum	£ per annum
Annual state disability benefit*	£ per annum	£ per annum

*Please tell the applicant their response may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume they're happy for us to record this information and we'll only use it to process their application. If you'd like to find out more, please see 'How Nationwide uses your information' at **nationwide.co.uk/privacy** or in branch.

Annual universal credit/tax credit	£ per annum	£ per annum
Dividend income from an applicant that owns a share in a business	£ per annum	£ per annum
Dividend income from a portfolio of shares	£ per annum	£ per annum
Income from a company the applicant owns that will continue to provide an income into retirement	£ per annum	£ per annum

6. Future changes to circumstances

Do you know of any reductions to your income during the term of the mortgage?

Please tell the applicant their response may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume they're happy for us to record this information and we'll only use it to process their application. If you'd like to find out more, please see 'How Nationwide uses your information' at **nationwide.co.uk/privacy** or in branch.

7. Monthly outgoings details

	First Applicant	Second Applicant
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 to financial dependants	£ per month	£ per month
Total monthly travel expenditure	£ per month	£ per month
If travel expenditure is less than £50 per month, please explain why the figure is low		
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 personal loan/hire purchase that is being cleared on or before completion	£ 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 Deferred Purchase Agreements that are being cleared on or 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 with more than six months to run	£ per month	£ per month
Total monthly expenditure on any secured loans that are being cleared on or before completion	£ per month	£ per month
Total monthly expenditure on any student loans	£ per month	£ per month
Total monthly expenditure on any student loans that are being cleared on or before completion	£ per month	£ per month
Total outstanding credit card balance	£	£
Total outstanding credit card balance that is being cleared on or before completion	£	£
Do you have any other regular outgoings, other than basic living expenses, that you have not already provided and that you would not want to give up, in order to pay your mortgage payments?	£ per month	£ per month

For any additional expenditure, or where a loan or credit card is being repaid, please provide the provider name and balance in the Additional Information section on page 20 if necessary.

8. Property outgoings details

Please enter your annual payments for:

Council tax	£ £ £ £ . p p	per annum
Ground rent	£ £ £ £ . p p	per annum
Service charge(s)	£ £ £ £ . p p	per annum
Buildings insurance	£ £ £ £ . p p	per annum
Shared Ownership rent amount	£ £ £ £ . p p	per annum

8a. Existing mortgage details

Additional Mortgage Details

First Applicant

	Mortgage 1	Mortgage 2	Mortgage 3
Lender name			
Account number			
Total outstanding balance	£ £ £ £ £ £ £	£ £ £ £ £ £ £	£ £ £ £ £ £ £
Total interest only amount	£ £ £ £ £ £ £	£ £ £ £ £ £ £	£ £ £ £ £ £ £
Term remaining	Y Y M M	Y Y M M	Y Y M M
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	£ £ £ £ . p p	£ £ £ £ . p p	£ £ £ £ . p p
Total monthly rental income	£ £ £ £ . p p	£ £ £ £ . p p	£ £ £ £ . p p
Will you remain on the mortgage after completion of this mortgage?	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
If Yes, please specify the mortgage balance that will be continuing:	£ £ £ £ £ £ £	£ £ £ £ £ £ £	£ £ £ £ £ £ £

If No, please complete the relevant additional information section on page 20.

8a. Existing mortgage details (continued)

Additional Mortgage Details

Second Applicant

	Mortgage 1	Mortgage 2	Mortgage 3
Lender name			
Account number			
Total outstanding balance	£	£	£
Total interest only amount	£	£	£
Term remaining	Y Y M M	Y Y M M	Y Y M M
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	£	£	£
Will you remain on the mortgage after completion of this mortgage?	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
If Yes, please specify the mortgage balance that will be continuing:	£	£	£

If No, please complete the additional information section on Page 21.

9. Your credit history

	First Applicant	Second Applicant
Have you been declared bankrupt or entered into a voluntary arrangement with a creditor in the last 6 years?	Yes ☐ No ☐	Yes ☐ No ☐
Have you ever had a property repossessed?	Yes ☐ No ☐	Yes ☐ No ☐

10. Additional borrowing requirements

	First Applicant	Second Applicant
Will any applicant own any other mortgaged properties on completion of this mortgage?	☐ Yes, more than one mortgaged property ☐ No, this will be my only mortgaged property	☐ Yes, more than one mortgaged property ☐ No, this will be my only mortgaged property
Please confirm that this property will be used for one of the following reasons:	☐ Your main residence ☐ A holiday home in the UK ☐ A home for a dependant relative ☐ A second property due to work location	☐ Your main residence ☐ A holiday home in the UK ☐ A home for a dependant relative ☐ A second property due to work location
Do you currently own a property that is mortgage free?	Yes ☐ No ☐	Yes ☐ No ☐
Estimated property value?	£	£

All interest only borrowing must have an acceptable repayment strategy in place.

Amount and repayment (this period should not include any fee)

Amount of additional borrowing £ Repayment period years months

Will any existing mortgage or additional borrowing be on an interest only or part and part basis?	Yes ☐ No ☐	Yes ☐ No ☐
How much will be on an interest only basis?	£	£
How much will be on a capital and repayment basis?	£	£
Are you taking this mortgage over the minimum affordable term?	Yes ☐ No ☐	Yes ☐ No ☐

Are you completing this additional borrowing in conjunction with a Rate Switch application?

If Yes, provide Rate Switch ID ☐ No ☐

Mortgage Repayment Plans (Interest Only / Part and Part)

Please tick the relevant applicant(s). If joint, tick both boxes.

Sale of Main Residence Applicant 1 ☐ Applicant 2 ☐

UK Savings

Applicant 1 ☐ Applicant 2 ☐

Provider Name

Amount

UK Investments

Applicant 1 ☐ Applicant 2 ☐

Provider Name

Current Value

UK Pension (Defined benefit)

Applicant 1 ☐ Applicant 2 ☐

Provider Name

Current Value

Projected Value

UK Pension (Contribution Benefit)

Applicant 1 ☐ Applicant 2 ☐

Sale of other UK Property

Provider Name

Current Value

Projected Value

For Sale of Other UK Property, you need to provide:

Address

Mortgage Provider (if applicable)

Mortgage balance (if applicable)

10. Additional borrowing requirements (continued)

Property Value

Where multiple Mortgage Repayment plans are being used, please continue on the Additional Information section on page 20 if necessary.

Repayment plans must cover the total amount of borrowing, including any additional borrowing taken.

Please indicate the purpose and amount of the additional borrowing you require.

Non-structural home improvements £

Structural home improvements £

Buy land/property separate from security £

For the options above, what will be the estimated value of the property after works have completed? £

Buy out partner's interest (non-borrower) £

Buy a share in the freehold £

Buy freehold title or new extended lease £

Buy land to extend security £

Other personal consumption £

Is this additional borrowing to be used for 'Green purposes'?

Yes ☐ No ☐

If the additional borrowing is for home improvements, please provide full details of the intended works, including estimates for proposed works, in the 'Additional Information' section on page 20.

Are you using any of this mortgage to repay pre-existing debt?

Yes ☐ No ☐

You cannot take additional borrowing to repay unsecured debts where any part of the new borrowing is on an Interest Only basis.

If Yes, what is the total amount that you will be repaying? £

Is this a main purpose of your borrowing?

Yes ☐ No ☐

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

Tracker rate Yes ☐ No ☐ with product fee ☐ without product fee ☐ Interest rate %

Tracker rate term Yrs

Would you like a mortgage product that includes the cost of a valuation? ☐

Product code

Fees

Adding fees to the loan

You need to make the product fee payment upfront. If you don't make this payment upfront, the fee amount will be added to the loan amount and incur interest. By doing this there may also be an impact on the amount that can be borrowed. 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 ☐

Fixed and tracker mortgages can be withdrawn at short notice. If you've chosen a product with a product fee and you'd like to pay it upfront, we'll need to have received the product fee and application before we can reserve the product for you. If you're adding the fee to the loan or there isn't a fee on the product you've chosen, we'll reserve the product for you once we've received the application. If you add the fees to the loan but don't complete the mortgage, we have the right to ask you to pay these.

All existing borrowing will be kept on the existing repayment type and if any part of it is on interest only you must have an acceptable repayment strategy in place.

Existing Mortgage

Is any existing mortgage or existing additional borrowing taken on an interest only basis?

Yes ☐ No ☐

If Yes, current outstanding balance £

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

Remaining term YY MM

11. Your mortgage requirements

Property Ownership Type

Standard Purchase ☐

Purchase Price £

Full Market Value £

Please visit **nationwide-intermediary.co.uk** for further guidance.

12. Your solicitor/licensed conveyancer

Please note, solicitor/conveyancer details are only required if the reasons for additional borrowing are either of the following:
- Buy freehold title or new extended lease
- Buy land to extend security

Name and address of your solicitor or licensed conveyancer

Postcode

Contact

Telephone (incl STD code)

Email address

OFFICE USE ONLY **Code**

13. Use of my information

Use of my information

This is a summary of how Nationwide uses your personal information, if you'd like a more detailed explanation, please see Nationwide's full privacy statement 'How Nationwide uses your information', available in branch or online at **nationwide.co.uk/privacy**

1. 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.
2. We share your information as necessary within 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).
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. By making this application, I'm confirming that the other applicant, if 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.
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 in branch or online at **nationwide.co.uk/privacy**

By ticking this box, I agree to the declaration. 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. ☐

First applicant ☐ Date DD ☐☐ MM ☐☐ YYYY ☐☐☐☐

Second applicant ☐ Date DD ☐☐ MM ☐☐ YYYY ☐☐☐☐

Intermediary

- Where a client is not present to tick the box, I confirm that the information on this form has been provided by the applicant(s) to me and I have made him/her aware to which lender the information will be passed. I also confirm that I have read him/her the full declaration detailing use of this information.

Intermediary recording information ☐ Date DD ☐☐ MM ☐☐ YYYY ☐☐☐☐

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 fca.org.uk

14. Declaration, use of my information 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. 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. You recommend that I 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 of the mortgage, this will be the address of the first applicant and after completion, this will be the security address or an agreed correspondence address;
(h) in the case of a remortgage, Nationwide will instruct a solicitor to deal with the legal aspects of my remortgage and pay the fees. I will be responsible for any non-standard legal fees in relation to the remortgage, including any independent legal advice I wish to take;
(i) Fixed and tracker rates are limited offers and may be withdrawn at any time;
(j) 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.

Use of my information

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1. 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.
2. We share your information as necessary within 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).
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. By making this application, I'm confirming that the other applicant, if 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.
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 in branch or online at **nationwide.co.uk/privacy**

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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.

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 Repayment Plans and any insurances referred to in this application.
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 card details will not be retained after the payments have been taken.

First Applicant ☐ Date D D M M Y Y Y Y

Second Applicant ☐ Date D D M M Y Y Y Y

Please tick to confirm that all account holders are happy to continue

15. Your monthly payments

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.

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

Please complete this form in BLOCK CAPITALS using blue or black ink

Originator's Identification Number

Reference number

The following bank details below must match the details that the existing mortgage payments are taken from as these will be used to:
- Collect the applicant's mortgage payments by Direct Debit
- Pay and cashback if the selected product includes this
- Pay the additional borrowing funds requested in this application, upon completion.

Your bank or building society details

Bank/Building Society name

Name(s) of account holder(s)

Bank/Building Society Sort code & account number

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.

First Applicant Date D D M M Y Y Y Y

Second Applicant Date D D M M Y Y Y Y

Please tick to confirm that all account holders are happy to continue

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

The payment date will default to the payment date of your existing mortgage accounts.

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

16. Additional information

Please tell the applicant their response may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume they're happy for us to record this information and we'll only use it to process their application.

Details of previous addresses including dates moved in

Details of properties taken into possession and mortgage/rent arrears

Further details of other regular monthly outgoings including all information requested

Details of bankruptcy, insolvency, arrangements with creditors etc

Additional repayment options

17. Additional information (continued)

Details of properties for which the applicant will not remain on the mortgage after completion: Applicant 1

Mortgage 1:

Lender name:

Account number:

Address of property:

Postcode:

Will the property be sold? Yes ☐ No ☐

If yes, what is the property sale price?

Will you be using any equity from the sale of this property for debt consolidation? Yes ☐ No ☐

Mortgage 2:

Lender name:

Account number:

Address of property:

Postcode:

Will the property be sold? Yes ☐ No ☐

If yes, what is the property sale price?

Will you be using any equity from the sale of this property for debt consolidation? Yes ☐ No ☐

Mortgage 3:

Lender name:

Account number:

Address of property:

Postcode:

Will the property be sold? Yes ☐ No ☐

If yes, what is the property sale price?

Will you be using any equity from the sale of this property for debt consolidation? Yes ☐ No ☐

Details of properties for which the applicant will not remain on the mortgage after completion: Applicant 2

Mortgage 1:

Lender name:

Account number:

Address of property:

Postcode:

Will the property be sold? Yes ☐ No ☐

If yes, what is the property sale price?

Will you be using any equity from the sale of this property for debt consolidation? Yes ☐ No ☐

Mortgage 2:

Lender name:

Account number:

Address of property:

Postcode:

Will the property be sold? Yes ☐ No ☐

If yes, what is the property sale price?

Will you be using any equity from the sale of this property for debt consolidation? Yes ☐ No ☐

Mortgage 3:

Lender name:

Account number:

Address of property:

Postcode:

Will the property be sold? Yes ☐ No ☐

If yes, what is the property sale price?

Will you be using any equity from the sale of this property for debt consolidation? Yes ☐ No ☐

Please tell the applicant their response may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume they're happy for us to record this information and we'll only use it to process their application.

Any other additional information.

18. Declaration and Use of my information

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 you 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

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3. 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.
4. 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.
5. 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.
6. 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.
7. We may give the Intermediary who introduces this mortgage application to you, a copy of any offer we make me 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.
8. 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.
9. By making this application, I'm confirming that the other applicant, if 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.
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 in branch or online at **nationwide.co.uk/privacy**

19. Consent 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).

I agree to the declaration. If applicable, I also agree to be bound by the terms of your charitable assignment scheme provided to me in my application pack, which means won't receive a bonus if Nationwide converts to a bank.

Further, I hereby irrevocably authorise the Society to obtain all such information regarding my Repayment Plans 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 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 card details will not be retained after the payments have been taken.

First Applicant ☐ Date D D M M Y Y Y Y

Second Applicant ☐ Date D D M M Y Y Y Y

Please tick to confirm that all account holders agree to the declaration

20. Release of additional borrowing funds

Once we've issued your applicant's mortgage offer, our 9 day reflection period will start from the date stated on your offer. Once these 9 days have passed, we'll transfer the funds to the bank account listed in section 15 above.

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