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.

# Your Mortgage Application Form

## For Intermediary Business

**If your application is for a Decision In Principle only, please complete 'Part 1' only. If your application is to request a Full Mortgage Application, please complete both Parts 1 & 2.**

(For remortgage or mortgage free applications, please use remortgage form M1IR)

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)

## Part 1

## 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) D D M M Y Y Y Y

Date of entry (Scotland) D D M M Y Y Y Y

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.

## Important information: our charitable assignment scheme

For more information please go to **nationwide-intermediary.co.uk**

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 20.

## 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 the 'Yes' or 'No' box for each fee/charge.) For each fee that is refundable, please tick one box to indicate when the 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

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

## 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 | D D M M Y Y Y Y |
| Gender (please tick) | M F | 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**

| | First Applicant | Second Applicant |
|---|---|---|
| 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

**Dependant Details**
How many financial dependants do you have in the following age groups?

| | First Applicant | Second Applicant |
|---|---|---|
| Under 6 years | | |
| 6 to 11 years | | |
| 12 to 17 years | | |
| 18 years and above | | |

| | First Applicant | Second Applicant |
|---|---|---|
| At what age do you plan to retire? | | |
| 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 ☐ |

## 1. Personal information (continued)

| | First Applicant | Second Applicant |
|---|---|---|
| Have you legally been a UK resident for at least three years? | Yes ☐ No ☐ | Yes ☐ No ☐ |
| Do you hold diplomatic immunity status? | 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 ☐ |
| Are you or will you be resident in the UK for tax purposes when the mortgage has completed? | 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 mortgage requirements

| Reason for Mortgage | First Applicant | Second Applicant |
|---|---|---|
| Will any applicant own any other mortgaged properties on completion of this mortgage? | Yes, more than one mortgaged property ☐<br>No, this will be my only mortgaged property ☐ | Yes, more than one mortgaged property ☐<br>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 ☐<br>A holiday home in the UK ☐<br>A home for a dependant relative ☐<br>A second property due to work location ☐ | Your main residence ☐<br>A holiday home in the UK ☐<br>A home for a dependant relative ☐<br>A second property due to work location ☐ |
| What is your current mortgage status? | First time buyer (i.e. have not held a mortgage in the last 3 years) ☐<br>Existing Nationwide borrower ☐<br>Existing borrower with another lender ☐<br>Previous Nationwide borrower ☐<br>Previous borrower with another lender ☐ | First time buyer (i.e. have not held a mortgage in the last 3 years) ☐<br>Existing Nationwide borrower ☐<br>Existing borrower with another lender ☐<br>Previous Nationwide borrower ☐<br>Previous borrower with another lender ☐ |
| Are you selling a property? | Yes ☐ No ☐ | Yes ☐ No ☐ |
| If yes, what is the property sale price? | £ | £ |
| Do you currently own a property that is mortgage free? | Yes ☐ No ☐ | Yes ☐ No ☐ |

**Property Ownership Type**

Standard Purchase ☐ — Purchase Price £

Right to Buy ☐ — Discounted Purchase Price £

Full Market Value £

## 2. Your mortgage requirements (continued)

How much of the mortgage is for:

Home Purchase £

Home Improvement £

Other purposes £

Shared Ownership ☐ Purchase Price of Share £

Full Market Value £

Equity Share ☐ Purchase Price of Share £

Full Market Value £

What type of equity share scheme is it?

Who is the equity share holder?

What date does the equity share loan first become due for repayment? D D M M Y Y Y Y

Genuine Bargain Price ☐ Purchase Price £

Full Market Value £

Restricted Resale Price ☐ Purchase Price £

Full Market Value £

What is the maximum percentage of the market value that the property can be sold for?

Does this application relate to a special scheme?

None ☐ Help to Buy ☐

Help to Buy scheme code:
If other, please state

What is the total amount you want to borrow?

£

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

Yes ☐ No ☐ If Yes, what is the total amount that you will be repaying? £

☐ Repayment ☐ Interest Only ☐ Part and Part

To apply for an Interest Only or Part and Part Mortgage, please see the 'Interest Only' section on our website.

If part and part, please state split: Repayment: £ Interest Only: £

## 2. Your mortgage requirements (continued)

**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 ☐

Provider Name

Current Value

Projected Value

**Sale of other UK Property**

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

Applicant 1 ☐ Applicant 2 ☐

Address

Mortgage Provider (if applicable)

Mortgage balance (if applicable)

Property Value

Where multiple Mortgage Repayment plans are being used, please continue on the Additional Information section on page 22 if necessary.

**Deposit Details**

Please detail the source(s) of your mortgage deposit. The sum of deposit amounts must equal the difference between the amount you want to borrow and the Purchase Price.

| Source of Deposit | Amount of Deposit from this Source | Source of Deposit | Amount of Deposit from this Source |
|---|---|---|---|
| Savings account in UK or EEA | £ | Vendor cashback | £ |
| Savings account outside of UK or EEA | £ | Long Service Advance of Pay (LSAP) | £ |
| Equity | £ | Other | £ |
| Gift | £ | **Total Deposit Amount** | £ |
| Builders' cashback | £ | | |

## 3. Property to be mortgaged

Address of property

Postcode

## 3. Property to be mortgaged (continued)

**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 ☐☐

**What is your relationship to the seller?**

No relationship ☐ Family Member ☐ Partner ☐ Friend ☐

Work Colleague ☐ Employer ☐ Landlord ☐

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

Telephone (incl STD code)

**If the security property is located in Scotland please provide details of who carried out the Home Report**

Contact name

Postcode Contact telephone number Date the report was carried out D D M M Y Y Y Y

**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

**Tenure**

Freehold ☐ Feuhold ☐ Leasehold ☐

Other

**If leasehold please state**

Unexpired term ☐☐☐ years

**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

**Construction type (if known)**

Standard (e.g brick walled/tiled roof) ☐ Other (please specify) Year built Y Y M M

**If other use Additional Information section on page 22 if necessary**

**Is the property a new build, newly converted, refurbished?**

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 on page 22.**

**Will you personally use the whole property for residential use?**

Yes ☐ No ☐

If No, please state the proportion of the property to be used for non residential purpose and exactly what that use will be.

## 4. Your 3 year UK address history

| | First Applicant | Second Applicant |
|---|---|---|
| **Present Permanent Address** | | |
| Property number and/or name | | |
| Street | | |
| Town | | |
| Postcode | | |
| When did you start living there? | D D M M Y Y Y Y | D D M M Y Y Y Y |
| Present occupancy status e.g. Owner Occupier/ Council or Private Tenant/ Living with relatives/etc | | |
| Please state any previous address(es) in the last three years | | |
| 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 continue on the Additional Information section on page 22 if necessary**

## 5. 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** | First Applicant | Second Applicant |
|---|---|---|
| How are you employed? | 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 ☐ |
| 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 | | |
| Address of employer/self employed business address | | |
| Postcode | | |
| Telephone (incl STD code) | | |

## 5. Your employment and income details (continued)

| | First Applicant | Second Applicant |
|---|---|---|
| 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 22** | |
| National Insurance Number | | |
| **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 | | |
| Gross Annual Salary (before tax & national insurance) | £ £ £ £ £ £ per — Frequency of payment: W 4W M Q A | £ £ £ £ £ £ per — Frequency of payment: 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 |
| 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.** | |
| 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.** | |
| 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 | |
| How were you employed? | Employed ☐ | Employed ☐ |
| | Self Employed (Partner) ☐ | Self Employed (Partner) ☐ |
| | Self Employed (Sole Trader) ☐ | Self Employed (Sole Trader) ☐ |
| | Director/Shareholder with 20% or less shareholding ☐ | Director/Shareholder with 20% or less shareholding ☐ |
| | Director/Shareholder with more than 20% shareholding ☐ | Director/Shareholder with more than 20% shareholding ☐ |
| Annual gross salary? | £ £ £ £ £ £ £ | £ £ £ £ £ £ £ |

## 5. Your employment and income details (continued)

### 3. Second Employment

**Please complete this section only if you have a second job**

| | First Applicant | Second Applicant |
|---|---|---|
| How were you employed? | Employed ☐<br>Self Employed (Partner) ☐<br>Self Employed (Sole Trader) ☐<br>Director/Shareholder with 20% or less shareholding ☐<br>Director/Shareholder with more than 20% shareholding ☐ | Employed ☐<br>Self Employed (Partner) ☐<br>Self Employed (Sole Trader) ☐<br>Director/Shareholder with 20% or less shareholding ☐<br>Director/Shareholder with more than 20% shareholding ☐ |
| What is your employment type? | Permanent ☐<br>Temporary ☐<br>Fixed Term Contract ☐<br>Sub-Contractor Fixed Term ☐<br>Sub-Contractor Open Ended ☐ | Permanent ☐<br>Temporary ☐<br>Fixed Term Contract ☐<br>Sub-Contractor Fixed Term ☐<br>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 employed 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 22.**

### Contracting Applicants

| | First Applicant | Second Applicant |
|---|---|---|
| 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 |

| | 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 |

**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.**

## 5. Your employment and income details (continued)

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

## 6. 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 |
|---|---|---|
| Investment income | £ per month | £ per month |
| Maintenance income | £ per month | £ per month |
| Rental income from an unencumbered property | £ per month | £ per month |
| Pension income | £ per month | £ per month |
| 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.

| | | |
|---|---|---|
| Universal credit/Tax credits | £ per month | £ per month |

## 7. Anticipated retirement income

**Nationwide will use your declared retirement age 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.

| | | |
|---|---|---|
| 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 |

## 8. 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.

## 9. Monthly outgoings details

| | First Applicant | Second Applicant |
|---|---|---|
| Total monthly childcare expenditure | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly expenditure on school fees | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly expenditure on CSA and/or maintenance | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Additional monthly expenditure to financial dependants | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly travel expenditure | £ £ £ £ . p p per month | £ £ £ £ . p p 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 | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly expenditure on any personal loan/hire purchase that is being cleared on or before completion | £ £ £ £ . p p per month | £ £ £ £ . p p 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) | £ £ £ £ . p p per month | £ £ £ £ . p p 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) | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly expenditure on any secured loans with more than six months to run | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly expenditure on any secured loans that are being cleared on or before completion | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly expenditure on any student loans | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total monthly expenditure on any student loans that are being cleared on or before completion | £ £ £ £ . p p per month | £ £ £ £ . p p per month |
| Total outstanding credit card balance | £ £ £ £ £ £ | £ £ £ £ £ £ |
| Total outstanding credit card balance that is being cleared on or before completion | £ £ £ £ £ £ | £ £ £ £ £ £ |

## 9. Monthly outgoings details (continued)

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?

£ £ £ £ . p p per month

£ £ £ £ . p p 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 23 if necessary.**

## 10. Your porting requirements

Are you porting all or part of an existing mortgage with Nationwide?

Yes ☐ No ☐ If 'No' to porting question, please continue on to the next section.

**Mortgage Account Number**

**Amount Being Ported** £ £ £ £ £ £ £

**Interest Only Amount** £ £ £ £ £ £ £

**Redemption Date** M M Y Y

**Mortgage Account Number**

**Amount Being Ported** £ £ £ £ £ £ £

**Interest Only Amount** £ £ £ £ £ £ £

**Redemption Date** M M Y Y

**Mortgage Account Number**

**Amount Being Ported** £ £ £ £ £ £ £

**Interest Only Amount** £ £ £ £ £ £ £

**Redemption Date** M M Y Y

**Mortgage Account Number**

**Amount Being Ported** £ £ £ £ £ £ £

**Interest Only Amount** £ £ £ £ £ £ £

**Redemption Date** M M Y Y

**Mortgage Account Number**

**Amount Being Ported** £ £ £ £ £ £ £

**Interest Only Amount** £ £ £ £ £ £ £

**Redemption Date** M M Y Y

**Mortgage Account Number**

**Amount Being Ported** £ £ £ £ £ £ £

**Interest Only Amount** £ £ £ £ £ £ £

**Redemption Date** M M Y Y

**All existing borrowing (i.e. the amount being ported) can be kept on the existing repayment type and if any part of it is on interest only you must have an acceptable repayment strategy(ies) in place. If any part of your existing borrowing is on interest only and you wish to transfer some or all of it onto a capital and interest repayment basis, when taking out the new loan, please confirm this in the additional details section of the form on page 22.**

## 11. Annual Property Outgoings

Please enter your annual payments for:

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

## 12. Existing Mortgages

**Additional Mortgage Details**

**First Applicant**

**Existing Nationwide mortgages that are being ported do not need to be included.**
**If you are completing a Let to Buy, mortgaging a new property with Nationwide and re-mortgaging your current property to TMW, complete the following section.**

**Re-mortgage to TMW**

Only complete this section if you are mortgaging a new property with Nationwide and re-mortgaging your current property to TMW

TMW account number or DIP reference

Loan amount £

Loan amount split:

Repayment £

Interest only £

Anticipated rental income £

Monthly mortgage amount £

Term Y Y years Y Y months

| | 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 relevant additional information section on page 22.

## 12. Existing mortgages (continued)

**Additional Mortgage Details**

**Second Applicant**

**Existing Nationwide mortgages that are being ported do not need to be included.**

| | 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 22.

## 13. 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 ☐ |

## 14. Product requirements

If you are not porting or require additional borrowing to that being ported, please provide the following information:

Mortgage amount

£ £ £ £ £ £ £

The total of Ported Mortgage amount and non-Ported Mortgage amount must equal the total amount you want to borrow.

Mortgage term

Y Y M M

Are you taking this mortgage over the minimum affordable term?

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

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.

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 |
|---|---|---|
| | | |
| | | |

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 there are more than two, please write the name(s) of any other(s) in the Additional Information section on page 23.**

If NONE please tick here ☐

## 15. Use of my information

**Use of my information**

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

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 ☐☐☐☐

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## Part 2

## 16. Your solicitor/licensed conveyancer

Name and address of your solicitor or licensed conveyancer

Postcode

Contact

Telephone (incl STD code)

Email address

**OFFICE USE ONLY** **Code**

## 17. 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) Home Survey Level 2 Report ☐ b) A Home Survey Level 3 Report ☐ c) Home Report (Scottish properties only) ☐

**Note: The Valuer will not undertake a Home Survey Level 2 Inspection until the Home Survey Level 2 Report application has been completed.**

d) 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 ☐

If you opt for a Home Survey Level 2 Report please enclose the Home Survey Level 2 Report fee made payable to Nationwide Corporate Account. If you are arranging a Home Survey Level 3 Report you will need to pay the standard valuation fee to Nationwide (if applicable) and pay the Valuer direct for the Home Survey Level 3 Report.
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.

## 18. 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. 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 send documents and correspondence to the addresses that we hold for you. Before completion of the mortgage, this will be the addresses on the application form and after completion, this will be the security address or an agreed correspondence address;
(h) I will be responsible for appointing my own solicitor and paying all 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.

**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.

**By ticking the box below, 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.**

**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.**

**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 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 the box

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## 19. 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 Mortgage Repayment Plans

**Other Ported Mortgages**

Account number:

Amount:

Amount on interest only and mortgage term:

## 19. 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 ☐

**Any other 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.

## 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 9 9 6 0 2 8

Reference number

### Your bank or building society details

Bank/Building Society name

Branch address
Property number

and/or
Property name

Street

Town

Postcode

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 the box

**If both applicants are required to operate the account, please tick both boxes.**

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

Direct Debits are usually collected on the 1st of the month unless you ask for a different day (2-28). Your first payment is due 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 this page should be detached and kept by the account holder.**

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**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.