

Application Form: Product Switch

Please write inside the boxes in **BLOCK CAPITALS** using black ink.

Before you complete this form, please see 'How Nationwide and The Mortgage Works uses your information' by visiting themortgageworks.co.uk/cookies-privacy. If you're a broker completing this form on behalf of the applicant, please make sure they have understood how their information will be used.

This section to be completed by the Introducer (if applicable)

| | | | |
|--|--|---------------------------------------|--|
| First name | <input type="text"/> | Panel number (if known) | <input type="text"/> |
| Surname | <input type="text"/> | Telephone number | <input type="text"/> |
| Company name | <input type="text"/> | Email Address | <input type="text"/> |
| Address | <input type="text"/> <input type="text"/> <input type="text"/> | Firm FCA/PRA ref. no. | <input type="text"/> |
| Postcode | <input type="text"/> | Appointed representatives | No <input type="checkbox"/> Yes <input type="checkbox"/> |
| Network/Club if applicable | <input type="text"/> | Name of principal | <input type="text"/> |
| Packager if applicable | <input type="text"/> | Principal FCA/PRA firm ref. no. | <input type="text"/> |
| Amount of fee or charge the applicant will pay you for arranging this mortgage product switch (Enter nil if no fee is being charged) | £ <input type="text"/> | Address of principal | <input type="text"/> <input type="text"/> <input type="text"/> |
| When is fee payable? | On application <input type="checkbox"/> On completion <input type="checkbox"/> Up front <input type="checkbox"/> | Postcode | <input type="text"/> |
| Terms under which a refund will be made | <input type="text"/> | Email address | <input type="text"/> |
| | | Telephone number | <input type="text"/> |
| On what basis was this mortgage arranged? | Advised sale <input type="checkbox"/> | Face to face <input type="checkbox"/> | Phone <input type="checkbox"/> |
| Who provided the advice or information? | <input type="text"/> | | |

I hereby confirm and declare that:

1. I have been instructed by the applicant(s) named in this application to switch to another Derbyshire Home Loans Ltd mortgage product ('product switch') and to complete this application for and on behalf of them.
2. The information in this application and the answers given are those provided by the applicant(s) and to the best of my knowledge are true. I am aware and I have made the applicant(s) aware that it is a criminal offence to knowingly supply false information to obtain a mortgage.
3. I understand that you will rely on this information when deciding to issue a mortgage product switch offer and I will make good any loss that you may suffer as a result of any incorrect or misleading information that I have provided you.
4. I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate or complete.
5. I have
 - a) outlined the nature of the mortgage and the product to the applicant(s) and
 - b) explained the nature and amount of the fees payable by the applicant(s) and I have confirmed with the applicant(s) which fees are not refundable even if you do not offer them a mortgage or the mortgage product switch does not proceed for any other reason.
6. I have advised the applicant(s) that you may disclose details about the progress of their application, including whether or not it has been granted, and details of any complaints they make prior to completion, to me if I request it.
7. I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
8. I confirm that, if the term of the mortgage continues after the applicant(s) actual or anticipated retirement, a full explanation has been given by the applicant(s) as to how the mortgage will be funded in retirement before I submitted this application.
9. I confirm that all documents provided, whether electronically attached or posted, are genuine copies 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.

Signature(s)

| | | |
|-------------------------|---|---------------------------------------|
| Signature of Introducer | <input type="text" value="Signature of Introducer"/> PLEASE SIGN WITHIN THIS BOX | Date (please write INSIDE the boxes) |
| Signature of Introducer | <input type="text"/> | <input type="text" value="DDMMYYYY"/> |
| Print Name | <input type="text"/> | <input type="text" value="DDMMYYYY"/> |

1. Account Details

1. Mortgage Account Number

2. Application Eligibility

2. Is there an early repayment charge on the mortgage elements that are to be switched? No Yes
Payment of the early repayment charge must be received prior to the product switch offer being made.
3. Within the last year, have you been declared bankrupt or entered into an Individual Voluntary Arrangement? No Yes
If yes, what date was the arrangement made?

3. Applicant's Personal Details

| | First Applicant | Second Applicant |
|---------------------------|---|---|
| 4. Title | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> |
| 5. Forenames | <input type="text"/> | <input type="text"/> |
| 6. Surname | <input type="text"/> | <input type="text"/> |
| 7. Age and date of birth | Age <input type="text"/> DOB <input type="text" value="DDMMYYYY"/> | Age <input type="text"/> DOB <input type="text" value="DDMMYYYY"/> |
| | Third Applicant | Fourth Applicant |
| 8. Title | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> | Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/> Other (specify) <input type="text"/> |
| 9. Forenames | <input type="text"/> | <input type="text"/> |
| 10. Surname | <input type="text"/> | <input type="text"/> |
| 11. Age and date of birth | Age <input type="text"/> DOB <input type="text" value="DDMMYYYY"/> | Age <input type="text"/> DOB <input type="text" value="DDMMYYYY"/> |

4. Property Details

12. Is the property owner occupied? (Residential only) No Yes
13. Is the property being rented out? (BTL only) No Yes
14. Is there an Assured Tenancy Agreement in place (Short Assured Tenancy or Private Residential Tenancy in Scotland) (Occupation Contract in Wales) (BTL only)? No Yes

5. Important information for existing daily interest mortgage customers

Please read carefully as the following information may be applicable to your mortgage:

As part of our commitment to continually improve, and in order to proceed with your application, we will need to make some changes to the way interest is calculated, if your mortgage interest is currently calculated daily.

The key difference between your current terms and the new terms is the way in which interest is calculated, when payments are received (or fees applied). Currently when payments are received (or fees applied), the balance for calculating interest reduces (or increases) by the amount of the payment (or fee) on that day, with an adjustment being made to the interest charged for the rest of the month. From the date of the transfer, we will no longer apply an interest adjustment when we receive a payment (or apply a fee). We will calculate interest for the following month on the new balance.

Your existing Mortgage Conditions will, subject to the above changes, continue to govern your mortgage from the date that we transfer the part or parts of the mortgage that are switching onto a new product. Should you have any concerns about the impact of these changes we suggest you obtain independent legal advice. To proceed with the product switch, all borrowers must consent to these changes.

6. New Product Details

Please indicate the mortgage product you'd like to switch to. Subject to eligibility we'll send you a mortgage offer which will contain all the information about your selection, including your new monthly payment. If you're happy with the offer, sign and return the Product Switch Acceptance Form to us. The interest rate will be based on the product available to you in relation to your current estimated LTV. Full details of these rates can be found on the product guide.

15. New mortgage switch account number

16. Product type

- 2 Year Fixed Rate
- 5 Year Fixed Rate
- 2 Year Tracker Rate
- Lifetime variable

8. Declaration

You (each of you if more than one is applying) agree and declare as follows:

1. We will rely on the information you have given us on this form, which you confirm is complete and true. If you fail to disclose, or give false material information, this may result in any offer being withdrawn. You understand it is a criminal offence to knowingly supply false information to obtain a loan.
2. We can decline an application at any stage without providing a reason for our decision.
3. You must have adequate buildings insurance in place which covers the cost of rebuilding the property.
4. We may disclose details about the progress of your application, including whether or not it has been granted, and details of any complaints you make prior to completion to your broker, Independent Financial Adviser, professional adviser or other intermediary, if the request came from them.
5. You are not bankrupt or insolvent.
6. It is your responsibility to ensure that you have suitable life cover or other means of repayment in place to repay the mortgage in the event of your death.
7. For interest only mortgages, you have an adequate repayment plan in place to repay the mortgage at the end of the term.
8. If fees are payable in connection with your loan application and you have elected to add these to the loan amount you understand that interest will be charged on the full balance of the loan.
9. Fixed and tracker rates are limited offers and may be withdrawn at any time.
10. By signing this application, 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.
11. **The borrow back feature is not available on new DHLL products. Switching your mortgage to a new product will result in the removal of this facility.**

Mortgages are secured on your property. You could lose your property if you do not keep up payments on your mortgage.

All applicants must sign here.

| | | | |
|-----------|--|-----------|--|
| Signature | Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | Signature | Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
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The application and enclosures should be sent to:

The Mortgage Works, Northampton Administration Centre, Kings Park Road, Moulton Park, Northampton NN3 6NW. Telephone 03456 064 060

The Mortgage Works (UK) plc (Company No. 2222856) is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 189623. You can confirm our registration on the FCA's website fca.org.uk

The Mortgage Works (UK) plc also acts as agent and mortgage administrator for Derbyshire Home Loans Ltd (Company No. 2628265, FCA No. 302586) and for E-Mex Home Funding Ltd (Company No. 02124900, FCA No.305370). All three companies are wholly owned subsidiaries of Nationwide Building Society, are registered in England and Wales with their registered office at Nationwide House, Pipers Way, Swindon SN38 1NW and are authorised and regulated by the FCA.

This leaflet is available in large print, audio and Braille.

To organise an alternative version for you, please contact us on 03456 064 060

Please note that for our mutual protection and to improve service standards, we may monitor and/or record telephone calls.