

**This section to be completed by the Introducer**

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"/>	Fax number	<input type="text"/>
Address	<input type="text"/>	Email Address	<input type="text"/>
	<input type="text"/>	Firm FCA/PRA ref. no.	<input type="text"/>
	<input type="text"/>	Appointed representatives	No <input type="checkbox"/> Yes <input type="checkbox"/>
	<input type="text"/>	Name of principal	<input type="text"/>
	Postcode	Principal FCA/PRA firm ref. no.	<input type="text"/>
Network/Club if applicable	<input type="text"/>	Address of principal	<input type="text"/>
Packager if applicable	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount of fee or charge the applicant will pay you for arranging this mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
(Enter nil if no fee is being charged)	£ <input type="text"/>	<input type="text"/>	Postcode <input type="text"/>
When is fee payable?		Email address	<input type="text"/>
On application <input type="checkbox"/> On completion <input type="checkbox"/> Up front <input type="checkbox"/>		Telephone number	<input type="text"/>
Terms under which a refund will be made	<input type="text"/>	Fax number	<input type="text"/>

On what basis was this mortgage arranged? Advised sale

Please note UCB Home Loans only accepts advised sales on regulated mortgage contracts.

Who provided the advice or information?

Face to face  Phone

I hereby confirm and declare that:

- I have been instructed by the applicant(s) named in this application to complete this application for and on behalf of them.
- 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.
- I understand that you will rely on this information when deciding to proceed with the change 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.
- I undertake to notify you as soon as I become aware that any information in this application ceases to be true, accurate or complete.
- I have
  - outlined the nature of this change to the applicant(s) and
  - 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 effect the change or the change does not proceed for any other reason.
- 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.
- I undertake to provide you with all the documentary evidence that you require to support the information contained in this application.
- 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.
- 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 of Introducer

Date

D	D	M	M	Y	Y	Y	Y
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Print Name

# Transfer of Equity Application Form – Adding and/or Removing an Applicant: All Residential & Regulated BTL



Before you complete this form, please see 'How Nationwide uses your information' by visiting [nationwide.co.uk/privacy](http://nationwide.co.uk/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.

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

## 1. Applicant identity

### Forms of Identification

To comply with Anti Money Laundering regulations we will undertake checks to verify the identity and the current and previous address(es) of all applicants. These checks will be made electronically. However, where we are unable to satisfy the regulations or the Group policy electronically, physical proof of identity and all necessary addresses will be required.

## 2. Adding or removing an Applicant

Applicant being added  
(Enter details under  
Second Applicant) Yes  No  Name

Applicant being removed Yes  No  Name

## 3. Your account details

	First Applicant (existing mortgage holder)	Second Applicant
Account Number	<input type="text"/>	<input type="text"/>

## 4. Applicant's personal details

Details of all borrowers who will be named on the mortgage account

	First Applicant	Second Applicant
Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>
Forenames	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Age and date of birth	Age <input type="text"/> DOB <input type="text"/>	Age <input type="text"/> DOB <input type="text"/>
Have you ever been known by another name?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, please state below
	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (specify) <input type="text"/>
	Forenames <input type="text"/>	Forenames <input type="text"/>
	Surname <input type="text"/>	Surname <input type="text"/>
	From <input type="text"/>	From <input type="text"/>
	To <input type="text"/>	To <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Country of residence	<input type="text"/>	<input type="text"/>
How long have you been resident in the UK?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Marital status	Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>	Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er <input type="checkbox"/>

#### 4. Applicant's personal details (continued)

	First Applicant	Second Applicant
Current address including postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Will this be your correspondence address?	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 15	No <input type="checkbox"/> Yes <input type="checkbox"/> If no please give details in section 15
How long have you lived here?	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Occupancy type at current address	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>
<b>Telephone numbers</b>		
Home	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Work	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Mobile	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
<b>Email addresses</b>		
First applicant	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Second applicant	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

UCB Home Loans Corporation Limited will use email as the primary contact method unless you tick the letter box. We'll sometimes use this email address and/or phone number(s) to get in touch with you about your application, or tell you something important about the account.  
If you're a broker completing this form on behalf of the applicant, please ensure they're made aware of this.

Contact preference	Letter <input type="checkbox"/>	
Details of your previous address if less than three years at current address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>
Date you moved in to your previous address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Length at previous address	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Occupancy type at previous address	If you have had more than one previous address in the last three years, please give full details in section 15	
	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>	Owner with mortgage <input type="checkbox"/> Tenant <input type="checkbox"/> Owner without mortgage <input type="checkbox"/> With relatives <input type="checkbox"/> Other (specify) <input type="text"/>

#### 5. Retirement details

	First Applicant	Second Applicant
At what age do you plan to retire?	<input type="text"/>	<input type="text"/>

#### 6. Dependant details

	First Applicant	Second Applicant
How many financial dependants do you have in the following age groups?	Under 6 years <input type="text"/>	Under 6 years <input type="text"/>
	6 to 11 years <input type="text"/>	6 to 11 years <input type="text"/>
	12 to 17 years <input type="text"/>	12 to 17 years <input type="text"/>
Where responsibility for dependants is shared please record them once under the First Applicant	18 years and above <input type="text"/>	18 years and above <input type="text"/>

**7. Your employment and income details**

**1. Main Employment**

How are you employed?

**First Applicant**

Employed

Self Employed (Partner)

Self Employed (Sole Trader)

Director/Shareholder with 20% or less shareholding

Director/Shareholder with more than 20% shareholding

Unemployed

Homemaker

Retired

Student

**Second Applicant**

Employed

Self Employed (Partner)

Self Employed (Sole Trader)

Director/Shareholder with 20% or less shareholding

Director/Shareholder with more than 20% shareholding

Unemployed

Homemaker

Retired

Student

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, address and telephone number of employer (including area code)

Postcode

Postcode

Employee reference number

Human Resources/Personnel telephone number (inc. area code)

Reference/contact name

Date employment started. If less than 12 months please provide full details for each employer during the last 12 months in section 15

D  D  M  M  Y  Y  Y  Y

D  D  M  M  Y  Y  Y  Y

Your tax office/district/reference

**Contracting Applicants**

How long have you been contracting? (for fixed term only)

Y  Y  M  M

Y  Y  M  M

How long is remaining on your contract? (for fixed term only)

Y  Y  M  M

Y  Y  M  M

If you are a sub-contractor, are you employed for tax purposes?

Yes  No

Yes  No

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

### Income Details

Note: W = Weekly, 4W = Four Weekly, M = Monthly, Q = Quarterly and A = Annually (tick the relevant frequency of payment box for each applicable income)

Gross Salary (before tax and National Insurance)	£	<input type="text"/>	per annum	Frequency of payment	£	<input type="text"/>	per annum	Frequency of payment		
Bonus	£	<input type="text"/>	per	<input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£	<input type="text"/>	per	<input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A		
Overtime	£	<input type="text"/>	per	<input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£	<input type="text"/>	per	<input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A		
Commission	£	<input type="text"/>	per	<input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A	£	<input type="text"/>	per	<input type="checkbox"/> W <input type="checkbox"/> 4w <input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> A		
If self employed please enter amount and share of net profit/income	£	<input type="text"/>	latest year	<input type="text"/>	%	£	<input type="text"/>	latest year	<input type="text"/>	%
	£	<input type="text"/>	previous year	<input type="text"/>	%	£	<input type="text"/>	previous year	<input type="text"/>	%
or if you are a Director/ Shareholder of a Limited Company and have greater than 20% shareholding, please provide annual salary/dividend	£	<input type="text"/>	latest year			£	<input type="text"/>	latest year		
	£	<input type="text"/>	previous year			£	<input type="text"/>	previous year		

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

**If you are a sub-contractor are you employed for tax purposes?** – if “Yes” complete the Gross Salary, Bonus, Overtime, Commission details; if “No” complete the Net Profit/Income details.

Do you expect a reduction in annual income in the near future?

Yes  No

If yes, how much are you expecting this to be reduced by?

£

When?

Yes  No

£

### 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?

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Start Date:

End Date:

How were you employed?

Employed	<input type="checkbox"/>	Employed	<input type="checkbox"/>
Self Employed (Partner)	<input type="checkbox"/>	Self Employed (Partner)	<input type="checkbox"/>
Self Employed (Sole Trader)	<input type="checkbox"/>	Self Employed (Sole Trader)	<input type="checkbox"/>
Director/Shareholder with 20% or less shareholding	<input type="checkbox"/>	Director/Shareholder with 20% or less shareholding	<input type="checkbox"/>
Director/Shareholder with more than 20% shareholding	<input type="checkbox"/>	Director/Shareholder with more than 20% shareholding	<input type="checkbox"/>

Annual gross salary? £

Annual gross salary? £

### 3. Second Employment

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

How are you employed?

Employed	<input type="checkbox"/>	Employed	<input type="checkbox"/>
Self Employed (Partner)	<input type="checkbox"/>	Self Employed (Partner)	<input type="checkbox"/>
Self Employed (Sole Trader)	<input type="checkbox"/>	Self Employed (Sole Trader)	<input type="checkbox"/>
Director/Shareholder with 20% or less shareholding	<input type="checkbox"/>	Director/Shareholder with 20% or less shareholding	<input type="checkbox"/>
Director/Shareholder with more than 20% shareholding	<input type="checkbox"/>	Director/Shareholder with more than 20% shareholding	<input type="checkbox"/>

What is your employment type?

Permanent	<input type="checkbox"/>	Permanent	<input type="checkbox"/>
Temporary	<input type="checkbox"/>	Temporary	<input type="checkbox"/>
Fixed Term Contract	<input type="checkbox"/>	Fixed Term Contract	<input type="checkbox"/>
Sub-Contractor Fixed Term	<input type="checkbox"/>	Sub-Contractor Fixed Term	<input type="checkbox"/>
Sub-Contractor Open Ended	<input type="checkbox"/>	Sub-Contractor Open Ended	<input type="checkbox"/>

What is your specific occupation/job title?

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

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

Length of service with your current employer or self-employed trading

 Y  Y  M  M

 Y  Y  M  M

### Contracting Applicants

How long have you been contracting? (for fixed term only)

 Y  Y  M  M

 Y  Y  M  M

How long is remaining on your current contract? (for fixed term only)

 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

Gross Salary (before tax and National Insurance)

£  £  £  £  £  £  per annum

£  £  £  £  £  £  per annum

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 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 Limited Company with greater than 20% shareholding, please provide annual salary/dividend

£  £  £  £  £  £  latest year

£  £  £  £  £  £  latest year

£  £  £  £  £  £  previous year

£  £  £  £  £  £  previous year

Note: 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.

## 8. Other income details

Child benefit

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

State disability benefit

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

Some of the information you give us may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume you're happy for us to record this and we'll only use it to help us with your application.

If you're a broker completing this form on behalf of the applicant, please make sure they're made aware of this.

Universal credit/tax credit

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

Investment income

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

Maintenance

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

Pension income

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

Pension credits

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

Rental income from a mortgage free property

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

If you have any other UCB mortgages where the property is rented, please enter the total monthly rental income.

£  £  £  £  £  p p per month

£  £  £  £  £  p p per month

Note: You don't need to provide evidence of your other monthly income with your application, we'll let you know if we require this. If any income is received and shared by both applicants only include it once, do not duplicate the amounts.

## 8a. Anticipated Retirement Income

If you are within 10 years of your intended retirement date and your loan will extend beyond this date please complete the following anticipated income details. The retirement date is the date of intended retirement age given in Section 5 (Retirement details):

	First Applicant	Second Applicant
Annual investment income (including dividends)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum
Annual maintenance income	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum
Annual rental income from a mortgage free property	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum
Annual pension income (including annuities)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum
Annual pension credit	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum
Annual child benefit	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum
Annual state disability benefit	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum

Some of the information you give us may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume you're happy for us to record this and we'll only use it to help us with your application.

If you're a broker completing this form on behalf of the applicant, please make sure they're made aware of this.

Annual universal credit/tax credit	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> per annum
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## 9. Monthly outgoings details

	First Applicant	Second Applicant
Total monthly childcare expenditure	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on school fees	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on CSA and/or maintenance	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Additional monthly expenditure for financial dependants	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly travel expenditure	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any personal loan/hire purchase with more than six months to run	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="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)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any secured loans with more than six months to run	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any student loans	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total outstanding credit card balance	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>
Any other monthly expenditure that has not been provided above?	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="p"/> <input type="text" value="p"/> per month

Note: For any additional expenditure please enter the details in the Additional Information box in section 15. If any outgoings are shared and paid by both applicants only include them once, do not duplicate the amounts.

## 9a. Monthly outgoings details

	First Applicant	Second Applicant
Total monthly expenditure on any personal loan/ hire purchase that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any Deferred purchase agreements that is being cleared on or before completion (Deferred purchase agreements are buy now, pay later contracts that you have in place)	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any secured loans that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total monthly expenditure on any student loans that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/> per month
Total outstanding credit card balance that is being cleared on or before completion	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>	£ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/>

Note: Include outgoings that will be cleared on or before completion of the change of borrower

## 10. Credit History

	First Applicant	Second Applicant
Have you ever:		
a) missed any payments on:		
i) any credit, rental or mortgage agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes in the last 2 years, have you missed payments for 3 or more months on;	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes in the last 2 years, have you missed payments for 3 or more months on;
ii) any mortgage or secured loan; or	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
iii) any unsecured loan?	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Highest number of months in arrears <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
b) had a default or county court judgment (CCJ) registered against you?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, within the last 3 years has the total value of county court judgments been greater than £500? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, total value £ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, within the last 3 years has the total value of county court judgments been greater than £500? No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, total value £ <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="£"/> <input type="text" value="."/> <input type="text" value="p"/> <input type="text" value="p"/>
c) i) been bankrupt or insolvent or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
ii) made an arrangement with creditors such as an IVA (Individual Voluntary Arrangement) or is such action pending?	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> If yes, what date was the arrangement made? <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
d) had a property taken into possession voluntarily or otherwise by a lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>



## 10. Credit History (continued)

e) had any application for credit or mortgage refused?

No  Yes

No  Yes

If the answer to any of the questions is yes, please provide full details in section 15

## 11. Property outgoings details

Please enter your annual payment for:

Council Tax £           p p per annum

Ground Rent £           p p per annum

Service Charge(s) £           p p per annum

Home Insurance £           p p per annum

Shared ownership rent amount £           p p per annum

### Non-UCB Mortgage Details – First applicant

	Mortgage 1	Mortgage 2	Mortgage 3
Total Outstanding Balance	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Total Interest Only amount	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Term Remaining	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Do you let any of these properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total Monthly Mortgage Payment	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p
Total Monthly Rental Income	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p

### Non-UCB Mortgage Details – Second applicant

	Mortgage 1	Mortgage 2	Mortgage 3
Total Outstanding Balance	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Total Interest Only amount	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Term Remaining	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Do you let any of these properties?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, do you have a tenancy agreement in place for any of the properties you let?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Total Monthly Mortgage Payment	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p
Total Monthly Rental Income	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> p p



**15. Continuation section – (Please cross reference your answers with the relevant question numbers)**

Some of the information you give us may include sensitive information that we refer to as 'special category data', such as health related matters. We'll assume you're happy for us to record this and we'll only use it to help us with your application.

If you're a broker completing this form on behalf of the applicant, please make sure they're made aware of this.

Question Number      Detail

Question Number	Detail

Please use the back page and/or a continuation sheet if necessary

**16. Property insurance**

It is not a condition of your mortgage that you arrange your buildings insurance through Nationwide. You can instead arrange it independently – if you do, it is important that the sum insured is at least equal to the amount advised by the valuer who carried out the valuation on your property. Our interest as mortgagee must also be noted on the policy.

## 17. How we use your information

This is a summary of how Nationwide use 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](https://www.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. 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](https://www.nationwide.co.uk/privacy)

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.

## 18. Supporting documentation required

Please ensure you submit the documentation listed below in order to support your application

### First Applicant    Second Applicant

- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Latest full month bank statement (for all applicants)   |
| <input type="checkbox"/> | <input type="checkbox"/> | <b>If Employed:</b><br>Most recent payslip (Primary Employment)<br>OR   |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus and/or overtime is paid weekly or 4 weekly or monthly, submit last 3 months/<br>last 13 weeks' payslips<br>AND    |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus is paid quarterly, submit payslips with evidence of last 3 consecutive commission<br>and/or bonus payments<br>AND |
| <input type="checkbox"/> | <input type="checkbox"/> | If your commission and/or bonus is paid annually, submit payslips with evidence of last 2 consecutive commission<br>and/or bonus payments         |
| <input type="checkbox"/> | <input type="checkbox"/> | <b>If Self-employed:</b><br>Accountant Certificates covering latest and previous years<br>OR  |
| <input type="checkbox"/> | <input type="checkbox"/> | HMRC Tax Assessment Forms (e.g. SA302) covering latest and previous years   |

**Note:** Please ensure that the amount (for annual salary, bonus, overtime and commission or net profit etc) entered by you in the Income section of this form matches with the supporting documents you submit. You're not required to provide evidence of Income for second employment or other income with this application. UCB Home Loans Corporation Limited will request these from you if they are required.

## 19. Declaration

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

- You are aged 18 or over and the information given by you is true and complete and shall form the basis of the loan agreement between UCB Home Loans and you.
- 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. If any information you have provided changes before completion of the advance you will tell us without delay.
- We can decline an application at any stage without providing a reason for our decision.
- You must have adequate buildings insurance in place which covers the cost of rebuilding the property.
- 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.
- You are not bankrupt or insolvent.
- If, for the purposes of this mortgage application, you have provided benefit details, UCB Home Loans may confirm these, and only these, details with the Benefits Agency.
- 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.
- If repayment of your loan continues after you have retired, you have provided details of how you propose to fund the mortgage and any associated repayment vehicle, if applicable, in retirement.
- For interest only mortgages, you have an adequate repayment strategy in place to repay the mortgage at the end of the term.
- You are responsible for any legal costs (where applicable), fees and expenses arising out of this application whether or not an offer of advance is made and/or it proceeds to completion.
- Fixed and tracker rates are limited offers and may be withdrawn at any time.
- Your solicitor/licensed conveyancer can disclose to us information relevant to our decision to lend and you waive any right to claim solicitor/client confidentiality or legal professional privilege in respect of such information.
- You have received the Tariff Guide, an Initial Disclosure Document or the 'Important information about our mortgage services' document and the illustration for the mortgage applied for.
- By signing this application, I agree to the declaration.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

**All applicants must sign here – if there are more than two applicants, both application forms must be signed by all applicants.**

Signature	Signature
Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Think carefully before securing other debts against your home.  
Your mortgage is secured on your home, which you could lose if you do not keep up your mortgage payments.

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

**UCB Home Loans Corporation Limited (UCBHL)** is a wholly owned subsidiary of Nationwide Building Society and is authorised and regulated by the Financial Conduct Authority under registration number 303556.

You can confirm our registration on the FCA's website [www.fca.org.uk](http://www.fca.org.uk).

Most buy-to-let mortgages are not regulated by the Financial Conduct Authority.

Registered in England. Company Registration Number 1063539.

Registered Office: Nationwide House, Pipers Way, Swindon, SN38 1NW.

**UCB Home Loans Corporation Limited,  
Portman House, Richmond Hill, Bournemouth BH2 6EP.**