

- **If you're unsure about what to do** and require advice about which option is best for you, please contact your existing Mortgage Adviser. They will be able to review your needs and circumstances, and recommend a suitable course of action. If the most suitable course of action recommended by your Mortgage Adviser is to switch your UCB mortgage this application form will need to be completed. Please note a fee may be charged for their service. If you don't have a Mortgage Adviser and require advice, please visit [unbiased.co.uk](https://www.unbiased.co.uk) for further details.
- **If you don't require advice** you can apply to switch your mortgage directly with us on an Execution Only basis. By proceeding on an Execution Only basis, you won't be receiving advice and you will be waiving any protection that the FCA regulations on mortgage suitability would bring to you. If you're happy to continue with this option, we'll send you an Execution Only Declaration to sign with your mortgage offer, which will provide you with further information.

What to do next

- Review the Product Guides that can be found on the **Literature Page** of the UCB website
- Print and complete the application form found below
- Send your completed application form to:
UCB Home Loans Corporation Ltd
Portman House
Richmond Hill
Bournemouth
BH2 6EP

When we receive your application, we'll check your eligibility against our criteria and, subject to approval, send you a detailed mortgage offer. Your mortgage offer will contain all the information about your selection, including your new monthly payment. If you're happy with the offer, sign and return it to us. We'll then switch your mortgage to the new product. If we don't hear from you, your account will remain unchanged. The offer is valid for 28 days from the day it is produced.

INTERMEDIARY - PLEASE NOTE:

If you're an intermediary, please don't fill in this application form.
For customer use only.

Execution Only Customer Switch Application Form



To start the process of switching your mortgage onto a new deal on an Execution Only basis, please read and complete the following details:

Section 1

Mortgage Account Number

Section 2

Please indicate the type of mortgage product you'd like to receive a mortgage offer for. Your mortgage offer will contain all the information about your selection, including your new monthly payment. If you're happy with the offer, sign and return it 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 Literature page of the UCB website.

2 Year Fixed Rate 5 Year Fixed Rate Lifetime Variable Rate

Section 3

A £95 arrangement fee is applicable and you can either choose to pay this upfront (we'll provide details of how to do this with your mortgage offer) or you can add the fee to your mortgage. Remember that if you choose to add the fee to your mortgage balance, you'll be charged interest on it over the term of your mortgage. Please indicate your preference by ticking one of the boxes below:

Pay the fee upfront Add the fee to the loan

Section 4 (for Interest Only Residential customers)

Where all or part of your mortgage is on an interest only basis, you're only paying off the interest owed and not reducing the amount you borrowed on interest only. It's important you have plans in place to repay the amount you borrowed on interest only at the end of the mortgage term. Please inform us below of your plans to repay the interest only element of your loan. If you don't currently have a plan, please state "No Plan". **This will not impact your eligibility to switch.**

Mortgage Repayment Strategy

Section 5

All products include an early repayment charge (ERC). Details of the ERCs and Variable Reversionary Rate applicable to your new product are included in the Product Guide which can be found on the Literature page of the UCB website, and will also be provided as part of your mortgage offer.

Your current mortgage may have the option to borrow back any overpayments that you've made. Our new products no longer have this option so if you switch to a new deal you'll no longer have access to this feature. By signing below, you're confirming acceptance of this.

All borrowers will need to agree to this change, so please confirm your consent below:

Full Name Signature Date

Full Name Signature Date

Full Name Signature Date

Full Name Signature Date