

Switching your Buy to Let mortgage without advice



- **If you're unsure about what to do** and require advice about which option is best for you, you will need to contact an Independent 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 Adviser is to switch your UCB mortgage, then please ask them to complete the Intermediary Application Form: Product Switch. Please note a fee may be charged for their service.
- **If you don't require advice** you can apply to switch your mortgage directly with us on an Execution Only basis by completing this form. By proceeding on an Execution Only basis, you won't be receiving advice or recommendations from UCB. You'll need to make your own decision on the suitability of the change to your mortgage, as this will be based on your individual needs and circumstances.

What to do next

- Review the Product Guides that can be found on the **Guides and forms Page** of the UCB website
- Complete the application form found below and email to tmwdirect@themortgageworks.co.uk or
- Send your completed application form to:
UCB Home Loans Corporation Ltd
Northampton Administration Centre
Kings Park Road
Moulton Park
Northampton
NN3 6NW

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



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

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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 2 Year Tracker Rate Lifetime Variable Rate

Section 3

A £95 product 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

Some 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 acceptance below:

Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date

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. Most buy-to-let mortgages are not regulated by the Financial Conduct Authority. You can confirm our registration on the FCA's website [fca.org.uk](https://www.fca.org.uk)