Switching your residential 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 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, please complete this application form and Execution Only Declaration.

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		
Section 2		
information about your selection,	age product you'd like to receive a mortgage offe including your new monthly payment. If you're ha product available to you in relation to your currer ge of the UCB website.	appy with the offer, sign and return it to us. The
2 Year Fixed Rate 5 Year	ar Fixed Rate 2 Year Tracker Rate	Lifetime Variable Rate
Section 3		
mortgage offer) or you can add th	nd you can either choose to pay this upfront (we'll ne fee to your mortgage. Remember that if you ch er the term of your mortgage. Please indicate you	oose to add the fee to your mortgage balance
Pay the fee upfront	Add the fee to the loan	
Section 4		
	epayment charge (ERC). Details of the ERCs and \ Product Guide which can be found on the Literatu e offer.	
	e the option to borrow back any overpayments t switch to a new deal you'll no longer have access	
All borrowers will need to agree to	o this change, so please confirm your acceptance	below:
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**

Execution Only Disclaimer Document



Please carefully read this form before signing and returning, either by emailing or posting it along with your application form in the pre-paid envelope provided.

Things you should know before making a change to your mortgage

You are proceeding with this application with UCB Home Loans Corporation Ltd on an execution only basis having made your own decision on the suitability of the change to your mortgage, or having received advice from a third party. By doing so you accept the following conditions:

- You will not receive any advice and/or a personal recommendation from UCB Home Loans Corporation Ltd as to whether the mortgage and its product and features meet your specific requirements.
- UCB Home Loans Corporation Ltd will not be obliged to and will not assess the suitability of this mortgage to your individual needs and circumstances.
- You are waiving any protections that the Financial Conduct Authority's regulations on mortgage suitability would bring
 to you available through UCB Home Loans Corporation Ltd. Any advice received from a third party may come with
 protections and you should clarify with the third party if you are unsure.

By accepting this declaration, you confirm that you understand and accept the above conditions and that you are making an informed and positive election to proceed on an execution only basis for this transaction.

I/we (all applicants) understand and accept this declaration and confirm agreement to proceed on an execution only basis.

All applicants need to sign below:

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