

Your Mortgage Application Form For Intermediary Business

TO HELP YOU TO COMPLETE YOUR APPLICATION

Please complete this Application Form in block capitals and remember to complete the reference authority and Direct Debit Instruction (if applicable) at the end.

If you have any difficulties in completing this application please contact your mortgage arranger who will be pleased to assist you.

Where there is insufficient room on the Application Form to give a complete answer to any question, please continue on the Additional Information Sheet at the end.

Please enclose the following when submitting the Application:

Your latest payslip and P60.

Any valuation or reservation fee.

In order to comply with the Money Laundering Regulations the Society will ask you to provide two forms of identification, one primary and one secondary. Primary identification includes a passport or driving licence and secondary identification a recent bill addressed to you at your home address. Your mortgage arranger will be pleased to advise you what is required.

IMPORTANT INFORMATION

From 3rd November 1997 we introduced a new condition as part of the declaration for all customers opening a FlexAccount or membership savings account or applying for a mortgage. We have had to introduce this new condition to avoid disruption to our business caused by speculative activity and to enable us to run our business as normal.

The new condition on the declaration applies to FlexAccount, all membership savings accounts and mortgages. If you are not already a member of the Society, it requires you to agree to assign to the Nationwide Foundation any windfall conversion benefits to which you might become entitled in the future. The Nationwide Foundation is a registered charity (no. 1065552) and is intended to be used as a focus and channel for the Society's charitable giving.

If you were a member of the Society on 2nd November 1997 and have continued to be a member ever since that date, this condition does not apply to you.

Security will be required on property.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE
OR OTHER LOAN SECURED ON IT.

YOUR PERSONAL DETAILS

First Applicant

Second Applicant

1 Title Mr Mrs Ms Miss Other

2 Sex Male Female

3 Please enter ALL forenames

4 Surname

5 Date of Birth

6 Marital Status (delete as necessary)

7 Nationality (requested for regulatory reasons). Not required if you are a national of the UK or other EU member state

8 If you have ever been known by another name please state name, method e.g. Deed Poll, marriage and date of change

9 Please state the number and ages of any dependants

10 Telephone numbers (including STDs)
Home Tel No. (incl. STD code)
Work Tel No. (incl. STD code)

11 Do you smoke? Yes No Ext

12 Do you pay into a pension? Company Personal None

Mr Mrs Ms Miss Other

Male Female

Home Tel No. (incl. STD code)
Work Tel No. (incl. STD code)

Yes No Ext

Company Personal None

YOUR PRESENT ACCOMMODATION

13 Present Address

Postcode

How long have you lived at this address? Years Months

14 Present Occupancy status e.g. Owner Occupier/Council or Private Tenant/Living with relatives etc.

15 Please state any previous address(es) in the last three years including length and status of occupancy

Postcode

(Please use the Additional Information Sheet at the end of this application form if necessary) Years Months

Occupancy status

16 If you are an Owner Occupier, what is the probable selling price of your property? £

17 Is the property mortgaged? Yes No
If "Yes" please state lenders name and address
If "No" but you have previously had a mortgage, please state lender's name and address.

Postcode

Account number and date completed (or date redeemed if applicable)

Is this property to be sold? Yes No

18 Balance outstanding on all loans secured on property or any other property now or at the time of sale £

19 If you are renting a property please give your landlord's name, address and telephone number

Postcode

Telephone (incl. STD code)

Rent Payable £ Weekly Monthly

Postcode

Years Months

Postcode

Years Months

Occupancy status

£

Yes No

Postcode

Yes No

£

Postcode

Telephone (incl. STD code)

£ Weekly Monthly

20 Have you ever owned a property which has been taken into possession by a lender, either as a result of a voluntary arrangement or by Court action? Yes No
If "Yes" please give full details on the Additional Information Sheet at the end of this application form

21 During the last three years have you ever been 3 months or more in arrears with your mortgage or rent payments? Yes No
If "Yes" please give full details on the Additional Information Sheet at the end of this application form

Yes No

Yes No

YOUR EMPLOYMENT DETAILS

Your Tax Details (all Applicants)

First Applicant

Second Applicant

- 22 Tax Office
- Tax Reference Number
- National Insurance Number

<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"/>

Employed Applicants

Please enclose your latest P60 and payslip.

- 23 Annual Basic Pay (before Tax)
- 24 Regular overtime/bonus/commission etc.
- 25 Any other income (indicate source)
- 26 Total annual income
- 27 Occupation
- 28 Name, address and telephone number of employer
- 29 Length of service and employee number (if known)
- 30 Employment type

£		Per annum							
£		Per annum							
£		Per annum	Source						
£		Per annum							
Postcode									
Telephone (incl. STD code)									
<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"/> years <input type="text"/> months <input type="text"/>									
Open-Ended contract <input type="checkbox"/> Temporary/casual <input type="checkbox"/>									
Fixed Term contract <input type="checkbox"/>									
Other (please state) <input type="text"/>									

£		Per annum							
£		Per annum							
£		Per annum	Source						
£		Per annum							
Postcode									
Telephone (incl. STD code)									
<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"/> years <input type="text"/> months <input type="text"/>									
Open-Ended contract <input type="checkbox"/> Temporary/casual <input type="checkbox"/>									
Fixed Term contract <input type="checkbox"/>									
Other (please state) <input type="text"/>									

30 (a) If your present employment has been for less than 1 year please give details of previous employer(s) on the Additional Information Sheet at the end of this application form.

Self-Employed Applicants

31 Please provide your last three years audited/certified accounts and the following details:

- a) Nature of business and how long trading
- b) Company Registration Number state 'None' if none
- c) Trading name if different from applicants
- d) Name, address and telephone number of accountant
- e) Share of net profit/income

<input type="text"/> Years <input type="text"/> Months									
Postcode									
Telephone (incl. STD code)									
<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"/>									
Share of net profit/income <input type="text"/> Year <input type="text"/>									

<input type="text"/> Years <input type="text"/> Months									
Postcode									
Telephone (incl. STD code)									
<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"/>									
Share of net profit/income <input type="text"/> Year <input type="text"/>									

YOUR FINANCIAL DETAILS

- 32 Current account details Bank/Building Society name and address
- Account number
- Sort Code
- Account holder(s) name(s)
- How long have you held this account?
- 33 Do you have any credit cards?

Postcode									
<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"/> Years									
Yes <input type="checkbox"/> No <input type="checkbox"/>									

Postcode									
<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"/> Years									
Yes <input type="checkbox"/> No <input type="checkbox"/>									

- 34 Other regular outgoings (monthly)

Hire purchase payments £ <input type="text"/> Per month	Maintenance/Child minding/School Fees £ <input type="text"/> Per month
Personal loan payments £ <input type="text"/> Per month	Other credit arrangements e.g. credit card payments £ <input type="text"/> Per month

Hire purchase payments £ <input type="text"/> Per month	Maintenance/Child minding/School Fees £ <input type="text"/> Per month
Personal loan payments £ <input type="text"/> Per month	Other credit arrangements e.g. credit card payments £ <input type="text"/> Per month

- 35 Have you (or if self employed, your business) ever been bankrupt or insolvent or made any arrangements with creditors? If "Yes" please give details on the Additional Information Sheet at the end of this form
- 36 Have you (or if self employed, your business) ever had a judgement or court decree against you? If "Yes" please give details on the Additional Information Sheet at the end of this form, including whether an appeal is pending or whether an application has been made to set aside the judgement

Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>

Yes <input type="checkbox"/> No <input type="checkbox"/>
Yes <input type="checkbox"/> No <input type="checkbox"/>

YOUR MORTGAGE REQUIREMENTS

REASON FOR MORTGAGE

Please answer Question 37 or 38

37 House or Flat Purchase

Purchase price	£ <input type="text"/>	
Amount of mortgage required	£ <input type="text"/>	Term of mortgage <input type="text"/> Years
Are you a first time buyer? (ie. have never owned or part-owned a property before)	First Applicant Yes <input type="checkbox"/> No <input type="checkbox"/>	Second Applicant Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you borrowing any other money towards the purchase price, apart from this mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If Yes amount £ <input type="text"/>
If "No", please state source of deposit	Monthly payment £ <input type="text"/>	
Source of deposit e.g. sale proceeds, savings etc <input type="text"/>		

38 Remortgage

Amount Required	£ <input type="text"/>	Value of property (approx)	£ <input type="text"/>	Term	<input type="text"/> Years
How much of this mortgage application is for:	a) Repayment of loan originally made to purchase the property/existing loans for home improvements		£ <input type="text"/>		
	b) Other purposes - please specify below*		£ <input type="text"/>		
	Total		£ <input type="text"/>		
Please note: Item (b) may be set up as a Further Advance		* Other purposes (e.g. new Further Advance) <input type="text"/>			

39 If shared ownership/shared equity purchase, please state on what basis you are purchasing

Shared ownership	<input type="checkbox"/>	Indicate proportion to be owned	<input type="text"/> %	Monthly Rent	£ <input type="text"/>
Shared equity	<input type="checkbox"/>	State amount being purchased	£ <input type="text"/>	Regular service charge payments	£ <input type="text"/>
Equity holder	<input type="text"/>				

40 If "Right to Buy" property

Market value of property	£ <input type="text"/>	N.B. Please provide a copy of your offer, Notice of Defects (if applicable) and maintenance schedule.				
How much of the mortgage is for:	Home purchase	£ <input type="text"/>	Home improvement	£ <input type="text"/>	Other purposes	£ <input type="text"/>

TYPE OF MORTGAGE

41 Repayment method tick as appropriate

If you are unsure of the type of mortgage you require or you would like advice on your life assurance requirements your mortgage arranger will be pleased to help you.

Endowment/Pension/ISA linked	<input type="checkbox"/>	Repayment	<input type="checkbox"/>	Part interest only/Part repayment	<input type="checkbox"/>	Interest only (No additional security)	<input type="checkbox"/>
Please state amount of:	Endowment cover	£ <input type="text"/>	Pension	£ <input type="text"/>	Other e.g. ISA linked	£ <input type="text"/>	

42 Type of mortgage required

Variable rate	Yes <input type="checkbox"/> No <input type="checkbox"/>	Name of Product (if known)	<input type="text"/>		
Fixed rate	Yes <input type="checkbox"/> No <input type="checkbox"/>	Interest rate	<input type="text"/> %	Fixed rate term	<input type="text"/> Yrs
Note: Fixed rate mortgages may not always be available, or they may be available only for limited periods and the interest rate cannot be guaranteed until the signed application form and the relevant fees have been received by the Society.					

43 If endowment/pension/ISA linked please list the policies to be used

Type of Policy	Policy Number	Insurance Company	Maturity date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Premium	Death Benefit	Life/Lives assured	
£ <input type="text"/>	£ <input type="text"/>	<input type="text"/>	

44 Do you require a Flexible Advance in addition to your main loan?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	If "Yes" amount	£ <input type="text"/>
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45 How would you like to make your mortgage payments?

Direct Debit	<input type="checkbox"/>	Internal Transfer	<input type="checkbox"/>	Please note: Payment by Direct Debit or Transfer from a Nationwide FlexAccount may be required for certain products. Where payments are made by Direct Debit or Transfer from a FlexAccount we will give you at least seven days notice of any change in your payments.
Standing Order	<input type="checkbox"/>	Cash/Cheque	<input type="checkbox"/>	

46 Please give the names of anyone aged 17 or over who will be living in the property who is not a mortgage applicant. State "None" if none

(In England, Wales and Northern Ireland, all adults who will occupy the property at the time of the advance other than the borrowers will be required to sign the Society's Form of Consent to Mortgage).

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

PROPERTY TO BE MORTGAGED

47 Address of property

48 Description of property

49 Who should the valuer contact to gain access to the property?

50 Name, address and telephone number of the Estate Agents selling the property or the vendor if a private sale

51 Is the property:

If "Leasehold" please state

52 New properties and properties less than 10 years old

53 Construction (if known) If "Other" use Additional Information Sheet at the end of this application form if necessary

54 Land

55 Will you personally use the whole property for residential purposes?

House/ bungalow Converted flat/ maisonette Purpose built flat/ maisonette

Detached Semi-detached Terraced Number of bedrooms

If the property is a flat: How many floors does the whole building have? Floor number of flat Is it serviced by a lift? Yes No

Daytime Tel No. (incl. STD code)

Contact name

Agents Tel No. (incl. STD code) if different from above

Freehold Leasehold Feuhold (Scotland) Other please specify

Unexpired term Years Amount of Ground Rent (if known) £

If the property is new or less than 10 years old is it NHBC or Foundation 15 registered, or covered by a Zurich Municipal Building Guarantee? Yes No

If "No", is it being supervised by, or was it supervised by a qualified architect? Please give name and address of architect.

N.B. If this is a self-build property in the course of construction, please enclose plans, specifications and full costings.

Standard e.g. brick/tile Other (please specify) Year built (if known)

If the property has more than 1 acre of land, please give details of intended use on the Additional Information Sheet at the end of this application.

If "No" please state the proportion of the property to be used for non residential purpose and exactly what that use will be

YOUR SOLICITOR/LICENSED CONVEYANCER

56 Name and address of your solicitor or licensed conveyancer

If you have not already instructed a solicitor, the Society will be able to put you in touch with one

Contact Telephone (incl. STD code) OFFICE USE ONLY Code

YOUR VALUATION/SURVEY REQUIREMENTS

The Society is legally obliged to assess the value of the property for mortgage purposes and will obtain a valuation report. However, this report will not be adequate for the purposes of someone wishing to purchase and live in the property. The report may not reveal serious defects and there may be important inaccuracies or omissions. It will not be a Structural or Building Survey Report and will be based upon a limited inspection. You are therefore strongly advised to obtain your own report on the condition and value of the property, based on a fuller inspection. You may wish to make your own arrangements or, if you prefer, you may choose one of the alternatives below. Full information on these alternatives and fee levels is available from your local branch and, in the case of the structural building survey, directly from the surveyor.

If you wish, as advised, to obtain a fuller report please indicate which type you require.

a) Homebuyers Report b) A Full Structural or Building Survey Report

Note: The Valuer will not undertake a Homebuyer Inspection until the Homebuyer Report application has been completed.

c) If you do not wish to obtain a fuller report, and you are prepared to accept a valuation report for the Society's purposes, please tick the box

Please note: If you opt for a Homebuyer Report please enclose the Homebuyer Report fee made payable to Nationwide Building Society. If you are arranging a full structural survey please enclose the mortgage valuation fee.

The Society may also request that a Chartered Structural Engineer's report be provided to consider whether the property represents suitable mortgage security. The provision of such a report will be at your own expense and does not guarantee that the mortgage will be granted.

YOUR HOME INSURANCE REQUIREMENTS

It is essential for the buildings insurance on the property to be arranged either by the Society or by you. Nationwide will normally arrange the insurance on your behalf. The rebuilding cost figure will be calculated by the Society's appointed Valuer.

Where the property is leasehold, you may not be responsible for the insurance, as this is often organised by the freeholder under the terms of the lease.

57 Buildings Insurance

Nationwide's buildings insurance provides a good level of cover that will complement and specifically meet the requirements of your mortgage by ensuring that you have adequate buildings cover on your property. The Society offers two levels of cover and strongly advises that you take advantage of this valuable protection. We will telephone or write to you shortly with full details of our policies.

If you would like to make your own arrangements for buildings insurance, please confirm in writing when submitting this mortgage application form, for details of how to proceed.

58 Contents Insurance

Nationwide's contents insurance offers a good level of flexible cover at a very competitive price. We will telephone or write to you shortly with further information about our two levels of cover and how Nationwide can arrange the most suitable protection for you.

If you are making your own arrangements for contents insurance, and do not require cover from the Society, please tick the box opposite.

No

YOUR MORTGAGE PAYMENT PROTECTION REQUIREMENTS

(This section must be completed and signed in all cases)

We strongly recommend that you protect your monthly payments against accident, sickness and unemployment. Nationwide offers a flexible policy at a very competitive price. If you are not sure whether it is suitable for your needs, Nationwide will be happy to discuss this with you.

59 Mortgage Payment Protection Insurance

Yes, I would like details of how to protect my mortgage payments against:

accident, sickness and unemployment

accident and sickness only

unemployment only

Tick one box only

or

No, I do not want to protect my mortgage payments against accident, sickness and unemployment and I understand that I will be responsible for making my monthly payments if I am unable to work.

or

No, I have/am taking protection with another provider.

Signature(s) of Applicant(s)

X

X

Date

If you have answered "Yes", we will send you details of the policy together with an application form.

Additional Information Sheet

Details of previous addresses (Question 15)

Details of properties taken into possession and mortgage/rent arrears (Questions 20 and 21)

Details of previous employers (Question 30 (a))

Further details of other regular monthly outgoings eg. name of company, correspondence address, total amount outstanding, etc (Question 34)

Details of bankruptcy, insolvency, arrangements with creditors etc. (Question 35)

Details of County Court Judgements etc. (Question 36)

Additional Endowment Policies (Question 43)

Construction of Property (Question 53)

Any other additional information:

DECLARATION AND CHARITABLE ASSIGNMENT

I (each of us if more than one is applying) agree that:

- (a) you can rely on the information I have given you on this form in deciding whether to lend me money or arrange my insurance and I confirm it is true, complete and contains all material facts relating to my application. I understand you may decide to decline my application, and that you can withdraw any offer you make me at any time without telling me why;
- (b) my mortgage with you will have binding conditions, and your Rules will apply. I can ask for a copy of each at any of your branches;
- (c) you must by law have the property I intend to mortgage to you valued for your own purposes. You recommend that I arrange for a more detailed inspection for my own purposes;
- (d) you will keep any form of commission insurers may give you for arranging my insurance with them as part of this mortgage;
- (e) if I take out a mortgage with you, you may transfer it to another lender who may not be (or be associated with) a building society. You will tell me before you do this and how it will affect my mortgage but I will no longer have the benefit of your Rules;
- (f) I may have to show where the money for the deposit on the property I am buying (if applicable) came from. You can keep copies of the identification I have given you;
- Use of my information**
- (g) details on this form and any claim I make may be shared with insurers. Anyone with information from other insurers about other claims I have made can share it with you on a search when you process this application;
- (h) any information about me and my account may be shared within Nationwide to manage my account, make lending decisions, collect debts, trace debtors and prevent fraud and money laundering. It may also be shared for business analysis and market research purposes. I understand that you will update all of my records, unless I tell you otherwise, when I inform you of a change to my personal details to keep my records accurate and up to date;
- (i) you will make searches about me at credit reference agencies who will supply you with credit information, for use in the assessment of credit products and other information as well as information from the Electoral Register, for the purpose of verifying my identity. The agencies will record details of the search type (credit or identification), whether or not my application proceeds. You may use credit-scoring methods to assess my application and to verify my identity. Credit searches and other information which is provided to you and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Nationwide and other companies if credit decisions are made about me, or other members of my household. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of my account;
- (j) any information about me and my account can be shared within Nationwide to prevent or detect fraud, or to assist in verifying my identity. You may also search the records of fraud prevention agencies who will supply you with information. You may pass information to financial and other organisations involved in fraud prevention to protect yourselves and your customers from theft and fraud. If I give you false or inaccurate information and you suspect fraud, you will record this. Nationwide and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.
- (k) you will give the intermediary who introduced this mortgage application to you a copy of any offer you make me, a copy of the valuation you ask to be carried out and any information about me and my account as you consider necessary. You may pay the same intermediary a fee for introducing this mortgage application to you.
- (l) **Joint Accounts**
By making a joint application, I am creating a financial association with the other applicant, I am also confirming that I am entitled to: disclose information about the other applicant(s) and/or anyone else referred to by me authorise you to search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- (m) **Sole accounts**
Information held about me by the credit reference agencies may already be linked to another individual who has an existing financial association with me. For the purposes of my application I may be treated as financially linked and my application will be assessed with reference to any 'associated' records;
- (n) where I borrow or may borrow from you, you may give details of my account and how I manage it to credit reference agencies. If I borrow and do not repay in full and on time, you may tell credit reference agencies who will record the outstanding debt;
- (o) I have the right of access to my personal records held by you and the credit and fraud agencies. I can ask for a copy of your leaflet 'How Nationwide uses personal information' which will tell me how to apply for my records and explains in more detail how my information will be used;
- (p) you will not share any information about me and my account outside Nationwide for marketing purposes. As part of your service, Nationwide may occasionally keep me informed of special offers, products and services, either by letter, telephone or e-mail. If I do not wish to receive this information, I can tick this box (I appreciate it may take a short while for my decision to show on your records);
- (q) I have read the terms and conditions and the section entitled 'Use of my information'. By signing this application, I agree that you can use my information in this way: 'Nationwide' is Nationwide Building Society and its subsidiary companies.

CHARITABLE ASSIGNMENT

IF YOU WERE A MEMBER OF THE SOCIETY ON 2 NOVEMBER 1997 AND HAVE CONTINUED TO BE A MEMBER EVER SINCE THAT DATE, THE FOLLOWING WORDING IN PARAGRAPH (r) BELOW DOES NOT APPLY TO YOU. PLEASE GO TO THE SIGNATURE BOXES.

- (r) By applying to open an account after 2 November 1997, I also apply to be a charity member of The Nationwide Foundation ("the Foundation") unless I am already a charity member. I agree that, if the account is opened by the Society and I am or become a charity member of the Foundation, I will be bound to assign to the Foundation (or to any charity(ies) nominated by it, but to no other person) the rights to any conversion benefits to which I would otherwise become entitled as a member or depositor at any time before, or within two years after, my membership of the Society comes to an end. This agreement is irrevocable and authorises the Society to make over to the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I understand that neither the Society nor the Foundation will release me from this agreement or vary its terms. I understand that (except in the case of any class of person where the Society considers this to be inappropriate) the Society will require on behalf of itself and the Foundation that all applicants for share and mortgage accounts agree to the above condition (or a condition having substantially the same effect), unless the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and I would continue to be bound by the above condition. For this purpose "conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company and, if the Society merges with any other society, after the date of such merger "Society" includes such other society.

First Applicant's signature	<input checked="" type="checkbox"/>	<input style="width: 100%;" type="text"/>	DD	<input type="text"/>	<input type="text"/>	MM	<input type="text"/>	<input type="text"/>	YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second Applicant's signature	<input checked="" type="checkbox"/>	<input style="width: 100%;" type="text"/>	DD	<input type="text"/>	<input type="text"/>	MM	<input type="text"/>	<input type="text"/>	YYYY	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Nationwide Building Society, Nationwide Life Limited and Nationwide Unit Trust Managers Limited represent only the Nationwide Marketing Group which is regulated by the FSA for life assurance, pensions and unit trust products.
 All Nationwide's Buildings and Contents Insurance policies are underwritten by Churchill Insurance Company Limited.
 Nationwide Mortgage Payment Protection Insurance is underwritten by CGU Insurance plc (a member of the CGNU group of companies). Nationwide is a member of the General Insurance Standards Council (GISC). The Society subscribes to the GISC, Banking and Mortgage Codes, copies of which are available on request. Your policy document will include full details of the procedures to follow in the event of a complaint. If we cannot settle a complaint to your satisfaction through our internal procedure, you may refer to the Financial Ombudsman Service.

For office use only

Valuation Fee £	Receipt
Voucher Number	Mortgage Product Code:
<input type="text"/>	Rate Type: Variable <input type="checkbox"/> Fixed <input type="checkbox"/> for <input type="text"/> years
Telegraphic Transfer Fee £	Receipt
Agency Code	
Identification provided - First Applicant	
Primary <input type="checkbox"/>	Secondary <input type="checkbox"/>
Serial Number (if applicable) <input type="text"/>	Serial Number (if applicable) <input type="text"/>
Type of identification seen	Type of identification seen
Identification provided - Second Applicant	
Primary <input type="checkbox"/>	Secondary <input type="checkbox"/>
Serial Number (if applicable) <input type="text"/>	Serial Number (if applicable) <input type="text"/>
Type of identification seen	Type of identification seen



INSTRUCTION TO YOUR BANK/BUILDING SOCIETY TO PAY DIRECT DEBITS

To The Manager

Postcode

Please complete this instruction which authorises Nationwide to claim variable monthly mortgage payments by Direct Debit from your bank account or building society current account as payments become due. Monthly payments will be claimed on the 1st, or next working day of the month unless you have stated otherwise. To ensure that you know what is happening, and in accordance with our agreement, when your payment changes we will tell you a minimum of seven days beforehand of the new payment.

1 Please enter above the full postal address of your Bank/Building Society which holds your current account.

2 Name(s) of account holder(s):

3 Bank/Building Society Account No.

4 Sort code of branch (located top right-hand corner of your cheque book)

- -

5 If preferred payment date is not the 1st of the month please state preference

Please state (2nd to 28th)

The first payment will comprise the interest in the month of completion and one full monthly payment. This first payment will be collected by Direct Debit, in the month following completion, unless we advise you otherwise. Your subsequent monthly payments will be collected by Direct Debit, commencing in the month following the first full calendar month after completion.

Banks/Building Societies may refuse to accept instructions to pay Direct Debits from some types of account.

Mortgage A/c (Reference) Number: (This will be inserted by Nationwide)

6 Your instructions to the Bank/Building Society and signature(s)

I/We instruct you to pay Direct Debits from my/our account at the request of Nationwide Building Society.

The amounts are variable and are to be debited on various dates.

I/We understand that Nationwide Building Society may change the amounts and dates only after giving me/us prior notice.

I/We will inform the Bank/Building Society in writing if I/we wish to cancel this instruction.

I/We understand that if any Direct Debit is paid which breaks the terms of this instruction, the Bank/Building Society will make a refund.

Signature(s)

Date

Originator 9 9 6 0 2 8

Nationwide branch administering account

Nationwide use only

Payment date

Start date

Date set up Set up by

Bank use only

If the "Nationwide use only" box is not completed please return to the Nationwide branch detailed above or to your local Nationwide branch.

Date set up Set up by

AUTHORITY TO OBTAIN REFERENCES

I/We hereby authorise Nationwide Building Society to obtain a reference(s) from any Mortgagee/Landlord/Accountant named in this application and details of my/our employment from my/our current or previous employer(s). Further, I/we hereby irrevocably authorise the Society to obtain all such information regarding my/our Endowment/Pension/ISA referred to in this application.

Signature(s) of Applicant(s)

Date

THE DIRECT DEBIT GUARANTEE

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Nationwide Building Society will notify you seven days in advance of your account being debited or as otherwise agreed.
- If an error is made by Nationwide Building Society or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.



Members with special needs

If you have hearing or speech difficulties,
you can call our Minicom
on **0800 37 80 01**

This leaflet and all our literature is
available in large print, audio and Braille.
Your local branch will be pleased to make
arrangements for you, or alternatively
please contact us on **08457 30 20 10**
Calls may be recorded



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

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