

# 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](mailto: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.



