

# Mortgage Product Switch Form

For new business applications only



Please complete all the sections to request a mortgage product switch. Once completed please email this form to [NLproductswitch@virginmoney.com](mailto:NLproductswitch@virginmoney.com)

## Intermediary and case details – always to be completed

### To be completed by Intermediary

Reference number of original application

Customer name

Company/Broker firm

Advisor name

## Mortgage product

Please specify full details of the mortgage product that the customer would like to switch to. Include the product description, interest rate, LTV limit, fees and any incentives.

Interest rate %

Would you like to add the product fee to the loan (if applicable)? Yes  No

### Please note:

If your customer chooses to switch the length of initial rate period (for example from five years to two years), this could adversely affect the amount we can lend. Please check by using our affordability calculator.

If we have received the Certificate of Title from the legal representative for the original mortgage product, we will be unable to process any product switches.

If your customer is switching from a product with free legal work to one without, please consider that the customer will need to instruct a solicitor to complete the legal work.

Unless all relevant fees have already been paid or requested to be added to the loan, any associated new fees for the new product will apply and need to be paid prior to the new Offer of Loan being issued.

All mortgage product switches will be completed within five working days.

## Important stuff just for mortgage brokers

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