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## Useful contact details

If there's anything else we can do to help improve the service we offer you, please contact one of our experienced advisers on Broker Chat:

[nationwide-intermediary.co.uk/brokerchat](https://nationwide-intermediary.co.uk/brokerchat)

Or you can call us on the numbers below:

Dedicated Broker Support

Call **0800 545 31 31**:

- Option 1 - Products, criteria and BDM support
- Option 2 - System support
- Option 3 - Updates on submitted cases

or visit [nationwide-intermediary.co.uk](https://nationwide-intermediary.co.uk)

Northampton Mortgage Service Centre

(Case updates, processing queries)

Call **0800 30 20 11**

Large Loans Dedicated Mortgage Service Centre

for loans over £500,000

Call **0800 464 3001**

## Data Protection Act

Please ensure documents are sent in adherence to the Data Protection Act.

FOR INTERMEDIARY USE ONLY

# Making it easier to do business with Nationwide

**What you'll find in this guide** – We've provided this guide to save you and your clients valuable time and to help speed up the application process.

- Hints and tips for keying your client's case on NFI Online
- A quick guide to scanning and attaching case documents
- Greater clarity on some of our application requirements and policies

Updated February 2019



Building Society

**For Intermediary use only.** Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website ([www.fca.org.uk](https://www.fca.org.uk)).

**Nationwide Building Society.** Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

F520 (02-2019)

## Checking affordability

Key information	Important notes
<p>Using the affordability calculator on the NFI website before submitting your application can save you and your client valuable time and is the first step in the mortgage application process.</p> <p>The website calculator can be used to provide an indication to your client's affordability and can be printed and saved.</p>	<p>If the NFI Online affordability calculator returns a different amount to the website calculator, it could be due to undisclosed credit or incorrect keying. Please check and make sure you include all debts and commitments, whether they're being cleared or continuing.</p>

## NFI Online - A quick guide to keying DIPs and cases

Key information	Important notes
<p><b>DIP decisions</b> – Decisions in Principle are available 24/7</p> <p><b>Client Details</b> – Please input your clients' details in full, including their forename, first middle name and surname. Also include any previous names and addresses.</p> <p><b>Keying addresses</b> – When keying your clients' current/previous address, you may find that a suitable address can't be found. But you can enter the address manually without any further searches or validation being applied.</p> <p><b>DIP data</b> – Please ensure that data keyed on the DIP matches that on the evidence obtained in payslip, bank statement etc.</p> <p><b>Changing DIP data</b> – Open your selected case and select 'Change Data'. If the case opens in 'Edit' mode you can make amendments, but if it opens in 'Read only' mode you can only review existing details. Please note that names, addresses and dates of birth can't be changed once keyed.</p> <p><b>90 day case expiry</b> – Once you've received a DIP decision, all the case documents must be submitted and the case offered within 90 days of the product reservation.</p> <p><b>Dependants</b> – Please key your clients' number of dependants, according to age, under one applicant or split the total number between joint applicants.</p> <p><b>Child/Working Tax Credits/CSA Agreement</b> – Please include any ongoing child care costs for children who are financially dependent on the applicant(s) in the 'Outgoings' section.</p> <p><b>Keying income</b> – When keying your clients' income, please break the income down accordingly. For example, key annual basic income and any additional income, such as overtime, separately and in the relevant boxes provided. When keying Benefit Income, please ensure the monthly figure is entered.</p> <p><b>Keying Outgoings</b> – Outgoings should be keyed as monthly amounts, with the exception of credit cards where the full outstanding balance should be keyed. Please make sure you include any child care costs in the 'Outgoings' section. Property related outgoings such as council tax and buildings insurance should be keyed annually.</p> <p><b>Additional Background Property</b> – Where your client will own two or more mortgaged properties on completion of their new loan with Nationwide the maximum LTV is 85%. Purchase applications for these clients should be keyed as a Second Property even if the property being purchased will be your client's main residence.</p> <p><b>Additional Information box</b> – Please avoid using this box unless absolutely necessary. Using this box will prevent the valuation being automatically instructed, and your case may be delayed.</p>	<p>If your client's application is unaffordable, you'll be informed before the credit search; allowing you to decide whether to proceed.</p> <p>These details must match the ID being provided. If the address entered hasn't been successfully targeted, you'll be prompted to resolve this on the 'Resolve Ambiguous Address' screen. Here, you'll have to verify the ambiguous address by selecting one of the options presented, or by confirming that you'd like to keep the address as keyed.</p> <p>A credit score decision can be obtained by keying the applicants' basic details and loan requirements, however to obtain a full DIP, you'll also need to input the property details.</p> <p>No further footprint is left when cases are reprocessed within 90 days of the original decision.</p> <p>If the documents haven't been received within this time, the case will expire and you'll need to submit a new DIP.</p> <p>Please don't key the total number of dependants under both applicants as they'll be incorrectly counted. You should also include children your client has adopted or fostered.</p> <p>If your client has children under 18 who are financially dependent on them, they must be keyed as dependants, including any children who are adopted or fostered. If the financially dependent child doesn't live with the applicant(s) they should be keyed as a dependent, unless the applicant(s) pays maintenance for the child.</p> <p>If cases aren't keyed correctly, it could cause affordability assessment issues, delay your clients' application, or even result in a 'decline' decision once keyed accurately.</p> <p>Please ensure the correct income frequency is selected/keyed.</p> <p>Please include the details of all existing mortgages and commitments, whether they're being cleared or continuing. For joint applications, if outgoings, excluding mortgages, are shared, half should be keyed against each applicant.</p> <p>Where your client is using the joint Nationwide and TMW LTB proposition and both applications have been submitted simultaneously, please call Post application support and provide the TMW case reference.</p>

## Scanning and attaching documents

Without supplying all requested proofs your case can't progress to Case Assessment stage.

Key information	Important notes
<ul style="list-style-type: none"> <li>Attach documents in PDF, TIF or JPEG format to the specific case requirement, rather than as one attachment, as otherwise documents could be missed or delayed. If you have separate documents to upload, please attach them as individual files, however documents with multiple pages should be kept as one file.</li> <li>Please ensure all scanned pages are legible before uploading to the system.</li> <li>Please submit photocopies or scans of the original document. Photographed images are accepted but must be submitted as a PDF, TIF or a JPEG.</li> <li>The maximum file size that can be uploaded is 9MB.</li> <li>If you submit a copy of a driving licence as proof of ID, it'll need to show the client's current address.</li> <li>A full UK passport can be used for both name and address ID as long as the customer is an EEA National and all details are up to date. Where the customer isn't an EEA National then a separate name and address ID must be supplied.</li> </ul>	<p>Please don't attach any information that NFI Online hasn't requested, unless it materially affects the case. For example, a marriage certificate where the names on the proofs are different to the application.</p> <p>Additional documents that aren't needed could delay your application.</p> <p>Unless the document is received in full and is legible, we'll be unable to assess it, and we'll need to request legible copies, delaying your clients' application.</p> <p>If your document is over 9MB in size, please set your scanner to black and white and change the resolution to reduce the file size.</p>

## Policy and Criteria

Key information	Important notes
<p><b>Self-employed</b> – Where an Accountant's Certificate is required, we'll obtain this directly. The Accountant must have appropriate professional indemnity cover in place to provide accountancy services.</p> <p>If your Client's accountant is unable to provide a certificate, the latest 2 years' HMRC tax calculations and the corresponding 2 years' HMRC Tax Year Overviews must also be submitted.</p> <p><b>Employed</b> – The latest payslip is required when we have asked for it. You do not need to send it to us when we haven't.</p> <p>To use bonus/overtime/commission, the number of payslips will depend on the frequency of the payment:</p> <ul style="list-style-type: none"> <li>For monthly/4 weekly pay – the latest 3 payslips.</li> <li>For weekly pay – the latest 8 payslips.</li> <li>For quarterly bonus or commission – the last 3 consecutive quarterly payslips which include the payment, the oldest of which must not be dated more than 12 months before the original DIP date.</li> <li>For annual bonus or commission – the last 2 consecutive annual payslips which include the payment, the oldest of which must not be dated more than 25 months before the original DIP date.</li> </ul> <p><b>Bank Statements</b> – can be requested for the following reasons:</p> <ul style="list-style-type: none"> <li><b>1-3 full months' bank statements</b> from your client's main account are required to show salary fed payments and outgoings account history.</li> <li><b>3 full months' bank statements</b> are required to show rental income from a Buy to Let and the mortgage payment going out. This may also be required to evidence maintenance, and the lowest figure received in the last 3 months will be used for affordability.</li> </ul> <p><b>CSA Agreement</b> - Please provide your clients' latest 3 months bank statements only which verify the CSA payments.</p> <p><b>Child Benefit and Child/Working Tax Credits</b> – Please include any ongoing child care costs for children who are financially dependent on the applicant(s) in the 'Outgoings' section. Please provide your clients' latest 3 months bank statements to verify benefit income.</p> <p><b>Source of Deposit</b> – If any part of the deposit is a gift of £10,000 or more, the Mortgage Gifted Deposit declaration form must be completed.</p>	<p>Latest accounts must be dated within the last 18 months and a full and finalised 2 year history is required.</p> <p>Our New Business Service Centre will apply for all Accountant's Certificates, where required.</p> <p>The Accountant's Certificate must come directly from the accountant. We can't accept a certificate that comes via the broker.</p> <p>Employed income proofs required, applies to open ended permanent employment.</p> <p>For temporary workers we'll apply for an employer's reference. This is the only instance an employer's reference is used.</p> <p>Use the annual average payment of bonus/overtime/commission from the payslips.</p> <p>Where maintenance hasn't been paid at the current level for the last 3 months, this can still be used, the lower figure will be taken.</p> <p>Where case requirements request current account statements relating to a Nationwide account, please contact us or refer to the guides on our website at <a href="http://nationwide-intermediary.co.uk/application_forms">nationwide-intermediary.co.uk/application_forms</a>.</p> <p>If your client has children under 18 who are financially dependent on them, they must be keyed as dependants, including any children who are adopted or fostered. If the financially dependent child doesn't live with the applicant(s) they should be keyed as a dependent, unless the applicant(s) pays maintenance for the child.</p> <p>For joint applications, bank statements can be addressed to either or both applicants. You'll need to key the average of the last 3 month's payments in the 'Universal Credit/Tax Credit' field. If the latest bank statement doesn't show a benefit payment and it is required for affordability, you'll need to wait for the next month's bank statement to evidence that the payment is ongoing.</p> <p>Savings in a UK or EEA bank or building society account, we require 1 months' statements. For non-EEA bank accounts, we require 3 months' statements.</p>