

Moving your mortgage – some important info

When you transfer an existing Virgin Money mortgage to a new property, this is also known as porting.

If you currently have a joint mortgage with someone else but they don't want to port their share to a new property, they can let us know that you may port their part of the mortgage by completing the form below. They'll receive up to a 50% share of the total Early Repayment Charge refund (if one's due).

What to do next

- Speak to the person sharing your current mortgage and check their plans.
- If they don't want to transfer any part of the mortgage balance to a new property, they can use the attached form to let us know.
- They can also use the form to tell us how we should pay any Early Repayment Charge refunds due to them. This includes where they may wish to pass their refund share to you.
- After they complete the form, they should give it back to you so you can return it to us.

How to return the form

If you're applying to port your mortgage direct with us, we need you to:

1. Scan or take a picture of the signed form.
2. Email it to us at **Direct.MortgageApplication@virginmoney.com**
3. Quote your original account number in the email subject field.

Once we receive the form, we'll arrange a suitable time to chat with one of our mortgage advisors.

If you're applying through a mortgage broker, please share the form with them so they can include it with your application.

Help is at hand

If you'd like more info, head to **virginmoney.com/move-mortgage**. You can also give us a call on **0345 602 8301***. We're here 8am to 6pm Monday to Friday and 9am to 1pm on Saturdays. We'll do everything we can to help.

Home mover form

(to be completed by the person not applying to port):



Not planning to transfer your Virgin Money mortgage to a new property? Please use the form below to confirm the person sharing your mortgage can apply to transfer up to the full balance. If an Early Repayment Charge refund is due, you'll receive a share of up to 50%. You can use this form to say where you'd like it paid to.

Home mover form – porting and ERC refunds

Name

By signing this form, I'm confirming:

1. I know, as a joint borrower, I can apply to transfer up to 50% of my original loan balance to a new property.
2. I don't want to port any of my original loan to a new property.
3. I'm happy for the remaining person (named below) to transfer up to 100% of the original loan.
4. I'm aware I won't be eligible for any future loan porting or return home mover incentive deals.

Early Repayment Charge (ERC) refunds

ERC refunds are due to everyone named on the original loan and are made in proportion to the balance to be ported. We'll send you a share of up to 50% of the total ERC refund due after the new loan agreement is completed. This'll be paid using the account details you provide below.

Original loan details

Account number

People named on the loan

Balance of loan paid off

Name of person porting

Details for share of ERC refund

Is recipient someone other than yourself?

No

Yes, previous Mortgage Holder

Yes, someone else

Account number

Sort code

Named account holders

Signed

Print name

Date

Phone number

Email

Please pass this signed form back to the person applying to port so they can return it to us.

Any questions? Head to virginmoney.com/move-mortgage or give us a call on 0345 602 8301*. We're here 8am to 6pm Monday to Friday and 9am to 1pm on Saturdays. We'll do everything we can to help.

*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

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