

## Moving your mortgage – some important info

Recently, you told us you're thinking about transferring your Virgin Money mortgage to a new property. This is also known as porting your mortgage.

If you currently have a joint mortgage with someone else but they don't want to transfer their share to a new property, they need to confirm this by completing the attached form. 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 below form to let us know.
- They can also use the form to tell us how we should pay any Early Repayment Charge refunds.
- 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 for a mortgage transfer 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.

### The team at Virgin Money

# Home mover form

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



Not planning to transfer your part of a 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 transfer any of my original loan to a new property.
3. I'm happy for the remaining person(s) (named below) to transfer up to 100% of the original loan.
4. I'm aware I won't be eligible for any future loan transfers or residential home mortgage 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 transferred. We'll send you a share of up to 50% of the total ERC refund due after the transfer's done. 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

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 transfer so they can return it to us. Thanks.