

Mortgage Journey Joint Application

Audio transcript

Under 'Mortgage applications', select 'Continue my rate switch.'

Choose 'Select' on the relevant rate switch application, then 'Continue application'. If you have more than one mortgage account to change, they will need to be done separately.

Now open the 'Our Mortgage Service' document. Tick the box to confirm you have read it, then select 'Apply'.

Once you have read through this important statement and you fully understand its contents, tick the box to confirm you're NOT taking advice. Then select 'Continue without advice'.

In order to accept the switch, you need to select and view the 'Mortgage Rate Switch Offer Document.' You can choose to do this now or another time. If you select 'Now' a further tick box will appear to confirm you have read the offer document.

If you want to do it later, you have until the date shown (14 days from now) to complete all remaining steps including accepting your offer and paying any applicable fees. Select 'Next'.

You will then get a confirmation screen to show you have completed the process.

If you want to accept the offer at a later date, you'll need to re-follow the steps in this video. If you have chosen to accept your offer now and a booking fee is payable, you will receive an onscreen instruction to pay the fee now or to save the application so the person who started the application can pay the fee later.

Note your rate switch will not be processed until the fees have been paid.

Thank you for switching your mortgage rate with us.