



General mortgage queries  
0845 600 0346



Track and Fix customers thinking  
about switching to a fixed rate  
0845 609 0458

## Important information

Please read the following information carefully, together with your offer document. This information forms part of your offer and part of your Mortgage Contract. Please keep both documents together in a safe place for future reference.

### Remortgage incentive – legal fees paid

If you have applied for a product where we will arrange and pay for the standard legal work in transferring your mortgage (refer to Part A section 12 of your offer); the maximum you will have to pay back for this incentive is £200, and not £400 as quoted, if you repay your mortgage in full on or before your charge end date. This is in addition to any other Early Repayment Charge as set out in Part A section 10 of your offer.

Section 10 gives cash examples of the Early Repayment Charge(s) that may be payable by you.

### Moving home?

If you move house you may be able to transfer this mortgage to the property that you are purchasing, subject to the requirements set out in the mortgage conditions booklet under 'Transferring your loan to a new mortgage'. Please note that any request to transfer your mortgage will be subject to status and our lending criteria at that time.

If you are moving home and are within the last six months of your current deal and want to take a different product, we'll waive the Early Repayment Charge on your current deal.

### Booking fee added to the loan

Where the booking fee has been added to the loan, you can repay this within 14 days following completion without incurring any interest on the booking fee. If you do not know the exact amount, please contact us on **0845 600 0346** and we will confirm the exact amount. Simply send us a cheque, payable to Santander, within 14 days of completion (stating that this is for payment of your mortgage booking fee) to:



Santander  
Mortgage & Loan Operations  
PO Box 287  
Stockton-on-Tees  
TS17 6QQ

If you repay the booking fee, this will not affect your ability to repay up to 10% of the mortgage balance each calendar year, free of any Early Repayment Charge.



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### Tracker mortgages with a Track and Fix feature

To find out if your mortgage has a Track and Fix feature, please refer to Part A section 4 of your mortgage offer, under 'Description of the interest rate'. If you have a variable rate tracker mortgage and the five digit product code in brackets starts with 'U' then your mortgage has the Track and Fix feature e.g. (U123R).

- In Part C section 4 of your mortgage offer, it states 'You may not transfer your mortgage to another one of our products until the charge end date'. However, if you have a tracker with the Track and Fix feature, you can switch to a fixed rate at any point during the period of your tracker rate, without paying an Early Repayment Charge, as detailed in Part A section 10 of your mortgage offer.
- If you received an incentive package when you took your mortgage with us, the Early Repayment Charge relating to the incentive package would still be payable if you repay your mortgage before the 'payable until' date has expired. Please refer to Part A section 10 of your mortgage offer.
- If you repay your mortgage in full during the period of your initial tracker rate, or move to anything other than a fixed rate mortgage with us, an Early Repayment Charge will apply. You are, however, able to make capital repayments of up to 10% of the mortgage balance each calendar year without incurring an Early Repayment Charge. Please refer to Part A section 11 of your mortgage offer, under 'What happens if you want to make overpayments?'
- The fixed rate you switch to must be from our 'Existing Customers Not Moving Home' product range.
- You cannot switch your tracker to a fixed rate if you are an existing customer in the course of moving home and applying for a new mortgage with us. You can, however, switch to a fixed rate before you apply for a new mortgage or after it has completed.

- You must switch all of your tracker loan to a fixed rate loan at the same time. You cannot split the loan and only switch part of it.
- You will need to pay any associated booking fees relating to the new fixed rate mortgage you switch to. The fixed rate will also be subject to an Early Repayment Charge during the period of the fixed rate.
- Please be aware that fixed rate deals in the future may not be the same as they are today and may increase ahead of an increase in the Bank of England base rate. The fixed rates available to you will be the fixed rates that we have available at the time you choose to switch. All products are subject to availability, may be withdrawn at any time and are subject to lending policy and status.
- Once you have switched to a fixed rate, you will not be able to switch back to a tracker rate during the term of the fixed rate without paying an Early Repayment Charge.
- By switching to a fixed rate this may increase the term beyond the initial term of the tracker. For example, if you take a two-year tracker and decide one year into that tracker rate that you wish to switch to a fixed rate, your existing tracker term would expire and be replaced by the new term of the fixed rate.

If you are interested in switching to a fixed rate during the period of your tracker rate call **0845 609 0458** to find out more about the products we have available.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

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