

Mortgage application

Intermediary enclosures

Checklist

- | | | |
|---|---|--------------------------|
| 1 | Fully completed application form | <input type="checkbox"/> |
| 2 | Submission form | <input type="checkbox"/> |
| 3 | Valuation fee (if applicable) | <input type="checkbox"/> |
| 4 | Booking fee (if applicable) | <input type="checkbox"/> |
| 5 | Two years' signed accounts if self-employed
or self-assessment returns together with tax
calculation forms/CIS 25s. | <input type="checkbox"/> |
| 6 | Latest monthly payslips if employed
(To cover the last one-month period)
Photocopies accepted if originals witnessed. | <input type="checkbox"/> |
| 7 | Fully completed confirmation of verification of identity | <input type="checkbox"/> |



Credit/debit card payment form

Please fill in the form using **BLOCK CAPITALS** and black ink. Tick any boxes which apply.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please give us a call and ask the adviser to fill in the 'SDST Customer Registration' form.

Completing this form

Name of first applicant

Name of second applicant



VISA



Credit/debit card payment form

Valuation fee

Product change fee

Booking fee

Add booking fee to loan? Please indicate

Yes No Loan number

Amount added

Please debit my credit/debit card account with (total)

(The above fees are non-refundable)

Name of cardholder (as on credit/debit card)

Card number

Valid from

Expiry date

Issue number

Cardholder's signature

Date

Acceptable cards (please indicate)

MasterCard Visa credit Visa debit (Delta) Maestro

For Regional Office use only

Date of debit Amount debited £ Input by

Prism A/C No



Intermediary submission form

- Mortgage application Remortgage application
- If applying for a Flexible Offset Mortgage, please also tick this box
- If a new build property, please tick this box

Supporting comments

Consultant/adviser name

Company

Full address

 Postcode

For mortgage tracking updates:
 Email address

cc. Email address

Product code and rate

Interest rate %

Other details

Office

Intermediary number

Telephone number (Daytime) (Area code)

Telephone number (Evening) (Area code)

Please DO NOT send me a summarised fax offer

Customer

Agreement ref number

Note: Prior agreement must be made on all cases over status.

General insurance

- | | Accident, sickness
and unemployment | Buildings | Contents |
|--|--|--------------------------|--------------------------|
| I am arranging alternative cover | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I am arranging Santander Additions cover | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Supporting comments

Regulatory requirements

If you wish to use one of the following schemes for **Procuration fee payment**, please tick appropriate box.

- | | | | |
|--|---|---|--|
| <input type="checkbox"/> 1st Mortgage Services | <input type="checkbox"/> MGM Assurance | <input type="checkbox"/> Park Row | <input type="checkbox"/> SP Mortgage Administration Centre |
| <input type="checkbox"/> A.P.S. Europe | <input type="checkbox"/> Mortgage Broking Services | <input type="checkbox"/> Paymentsshield | <input type="checkbox"/> The Mortgage Alliance (TMA) |
| <input type="checkbox"/> Bankhall | <input type="checkbox"/> Mortgage 2000 (M2) | <input type="checkbox"/> Personal Touch Insurance | <input type="checkbox"/> The Mortgage Operation (TMO) |
| <input type="checkbox"/> Domain | <input type="checkbox"/> Mortgage Intelligence | <input type="checkbox"/> Pink Home Loans | <input type="checkbox"/> The Mortgage Partnership |
| <input type="checkbox"/> First Mortgage Options | <input type="checkbox"/> Mortgage Next | <input type="checkbox"/> Premier Mortgage Service | <input type="checkbox"/> Threesixty |
| <input type="checkbox"/> Friends Provident | <input type="checkbox"/> Mortgage Support Network Ltd | <input type="checkbox"/> Scottish Life Mortgages | <input type="checkbox"/> Your Move |
| <input type="checkbox"/> Independent Mortgage Direct (IMD) | <input type="checkbox"/> Network Data Ltd | <input type="checkbox"/> Sentinel Mortgages | <input type="checkbox"/> Other – Please state |
| <input type="checkbox"/> Lime | <input type="checkbox"/> Network Mortgages | <input type="checkbox"/> Sesame | <input type="text"/> |
| <input type="checkbox"/> Members' Mortgages | <input type="checkbox"/> Openwork | <input type="checkbox"/> St James Place | |

Are the applicants paying any fee to you to arrange the mortgage?

- Yes No

If Yes, please advise amount
 £

Have you given advice on this mortgage application

- Yes No

Method of sale (please tick as appropriate)

- Face-to-face Telephone
 Internet Postal

System KFI reference number (if applicable)

Please advise if the applicant(s) have any special needs for correspondence. For example, Braille, large print, audio tape, PC disk or other format.

Intermediary submission form (continued)

Confirmation

I confirm that:

- 1 I am authorised to act on behalf of the customer named on this application form.
- 2 I, or my company, have all appropriate authorisation from the FSA necessary for this application. If the application arises as a result of the activities of another person then that person is also appropriately authorised by the FSA or is exempt from authorisation.
- 3 I have witnessed the original payslips, if photocopies submitted.
- 4 If the application is for a CAT standards loan then I confirm that the applicant has not paid an arrangement fee.
- 5 I accept responsibility for the security of any information faxed to me (if I have chosen this method of transmission).
- 6 I will ensure that all information collected will be a true and accurate reflection of the customer's circumstances and I will keep that information up to date.
- 7 I have advised the customer that you may confirm income on any application.
- 8 I have discussed the mortgage payments with the applicant(s) and can confirm that the applicant(s) can afford these payments.

Intermediary signature

Date

PLEASE NOTE: YOU WILL ONLY RECEIVE ACKNOWLEDGEMENT BELOW AFTER CASE HAS BEEN CREDIT SCORED, ALL FEES HAVE BEEN RECEIVED, VALUER INSTRUCTED AND CASE AGREED IN PRINCIPLE (UNDERWRITTEN).

Customer fees

Fees – must accompany application to commence underwriting. Please use credit/debit card payment form opposite for payment

Valuation fee (non-refundable) £ Booking fee (non-refundable) £ Other £

Payment by credit/debit card preferred. Otherwise cheques to be made payable to: Santander UK plc.

Regional Office acknowledgement

REFERENCES BEING REQUESTED

Salary App 1 Yes No Tenancy Yes No
 Salary App 2 Yes No Lender's Yes No
 Salary App 3 Yes No Other
 Salary G'tor Yes No Date survey instructed
 Product booked

OFFICE USE ONLY (to be posted to Intermediary)

Intermediary number
 Account number
 PRISM reference
 Date underwritten
 Date offer due
 Contact name

Service Commitment: If all of the above information is provided we undertake to agree the application in principle and instruct the surveyor by the day after receipt, or advise you if we are unable to proceed for any reason. The offer will be available within 14 days, unless you are advised otherwise.



PART OF THE SANTANDER GROUP

Application for mortgage

Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.

Mortgage application
 Remortgage application
 If applying for a Flexible Offset Mortgage, please also tick this box
 If purchasing a new build property, please tick this box

For office use only (for Remortgage application only)

Remortgage

Property owned Mortgage-Free

If Part-Regulated Loan (completed Direct Debit form CPA1 0109 to be submitted with application)

Intermediary registration number

Mortgage choices

Customer type

Mover
 Loyal mover
 Remortgage
 First time buyer

A deal with a higher rate that will help with valuation and legal fees, etc?

Yes
 No

Pay arrangement fee and get a lower rate?

Yes
 No

Mortgage application number

Interest rate and product code

Booking fee added £ _____ to loan number _____
 Interest type (i.e. Fixed, Variable, etc.) _____
 Fixed Rate Issue numbers (if applicable) _____
 Quota or control number (if applicable) _____
 Application agreed in principle reference number _____
 Solicitor's panel number (if applicable) _____
 Consumer Credit Licence number _____
 Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Agreed by (full name) and staff number _____

Please tick the correct boxes or answer in the spaces provided using CAPITAL LETTERS. Please answer all the questions so that we can deal with your application as quickly as possible.

1 Personal details

<p>1 First customer</p> <p>Title (e.g. Mr, Mrs, Miss, Ms, Other)</p> <p>Surname</p> <p>First name</p> <p>Middle name(s)</p> <p>Other names you're known by or commonly use (not nicknames)</p> <p>Are you <input type="checkbox"/> Male? <input type="checkbox"/> Female?</p> <p>Previous name(s) (Please give any title, forename or surname by which you have previously been known, e.g. maiden name)</p> <p>2 Nationality</p> <p>Second nationality (if you have dual nationality)</p> <p>3 Marital status</p> <p> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> To be married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow/widower </p> <p>4 Date of birth <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table></p>	D	D	M	M	Y	Y	Y	Y	<p>1 Second customer</p> <p>Title (e.g. Mr, Mrs, Miss, Ms, Other)</p> <p>Surname</p> <p>First name</p> <p>Middle name(s)</p> <p>Other names you're known by or commonly use (not nicknames)</p> <p>Are you <input type="checkbox"/> Male? <input type="checkbox"/> Female?</p> <p>Previous name(s) (Please give any title, forename or surname by which you have previously been known, e.g. maiden name)</p> <p>2 Nationality</p> <p>Second nationality (if you have dual nationality)</p> <p>3 Marital status</p> <p> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> To be married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widow/widower </p> <p>4 Date of birth <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table></p>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y										
D	D	M	M	Y	Y	Y	Y										

2 Financial details (continued)

First customer

10 If employed:

Occupation

Nature of duties

Name and address of Personnel Department

Postcode

Daytime telephone number (including area code)

Fax number (including area code)

Salary reference number

Original start date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Earnings:

Basic wage/salary before tax

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

Other primary income/allowances

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

Secondary income/regular overtime/allowances

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

Other employment in the same field

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

Other employment not in the same field as main employment

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

11 If self-employed: Name and address of business

(please include past two years' accounts or CIS 25s/Self Assessment Returns and tax calculation forms/Tax Assessments with your application)

Occupation

Postcode

Type of business

How long trading?

Y	Y
---	---

 years

How long under your control?

Y	Y
---	---

 years

Trading year

Please enter, in the boxes below, your income before tax for the past three years, as declared to HM Inspector of Taxes:

Year ended

M	M	Y	Y	Y	Y
---	---	---	---	---	---

Share of net profit

<input type="text"/>	%	£
----------------------	---	---

Net profit amount

M	M	Y	Y	Y	Y
---	---	---	---	---	---

<input type="text"/>	%	£
----------------------	---	---

M	M	Y	Y	Y	Y
---	---	---	---	---	---

<input type="text"/>	%	£
----------------------	---	---

Name and address of accountant

Postcode

Contact name

Reference

Telephone number (including area code)

Fax number (including area code)

Second customer

10 If employed:

Occupation

Nature of duties

Name and address of Personnel Department

Postcode

Daytime telephone number (including area code)

Fax number (including area code)

Salary reference number

Original start date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Earnings:

Basic wage/salary before tax

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

Other primary income/allowances

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

Secondary income/regular overtime/allowances

£	<input type="text"/>	wk/mth/yr
---	----------------------	-----------

Other employment in the same field

£	<input type="text"/>	wk/mth/yr
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Other employment not in the same field as main employment

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Year ended

M	M	Y	Y	Y	Y
---	---	---	---	---	---

Share of net profit

<input type="text"/>	%	£
----------------------	---	---

Net profit amount

M	M	Y	Y	Y	Y
---	---	---	---	---	---

<input type="text"/>	%	£
----------------------	---	---

M	M	Y	Y	Y	Y
---	---	---	---	---	---

<input type="text"/>	%	£
----------------------	---	---

Name and address of accountant

Postcode

Contact name

Reference

Telephone number (including area code)

Fax number (including area code)

2 Financial details (continued)

First customer

- 12 Other secondary income or other employment not in the same field as main employment
From where?

Amount £ per year

If this other income is from employment please give details on a separate sheet, including full name and address of any other employer.

- 13 Does your job entitle you to take part in a company pension scheme?

Yes No

National Insurance number

- 14 At what age do you intend to retire?

- 15 If your current age plus mortgage loan term is greater than intended age of retirement please confirm how you will maintain mortgage payments in retirement.

Pension Stocks and shares

Property and income Investment income

Inheritance

Other (please specify)

- 16 Please fill in numbers of any Santander savings accounts or cheque accounts that you have

Account number

Account number

- 17 Financial commitments, e.g. credit cards, loans, hire purchase agreement, lease agreement

Balance	Monthly payment	Purpose

- 18 Have you ever been bankrupt, or been subject to an Individual voluntary arrangement?

Yes No

- 19 Are you a discharged bankrupt?

Yes No

- 20 Have you ever had a property repossessed, or had a court order for debt registered against you, or not kept to any credit agreements?

Yes No

If Yes to Question 18, 19 or 20, please give details on a separate sheet.

- 21 Monthly income and anticipated expenditure (must be completed in all cases)

A Total combined monthly income (after tax and NI)

 £

B Monthly mortgage payment at SVR

 £

C Maintenance payments

 £

D Nursery/school/college/university fees

 £

E Existing life assurance/private health premiums

 £

Second customer

- 12 Other secondary income or other employment not in the same field as main employment
From where?

Amount £ per year

If this other income is from employment please give details on a separate sheet, including full name and address of any other employer.

- 13 Does your job entitle you to take part in a company pension scheme?

Yes No

National Insurance number

- 14 At what age do you intend to retire?

- 15 If your current age plus mortgage loan term is greater than intended age of retirement please confirm how you will maintain mortgage payments in retirement.

Pension Stocks and shares

Property and income Investment income

Inheritance

Other (please specify)

- 16 Please fill in numbers of any Santander savings accounts or cheque accounts that you have

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Balance	Monthly payment	Purpose

- 18 Have you ever been bankrupt, or been subject to an Individual voluntary arrangement?

Yes No

- 19 Are you a discharged bankrupt?

Yes No

- 20 Have you ever had a property repossessed, or had a court order for debt registered against you, or not kept to any credit agreements?

Yes No

If Yes to Question 18, 19 or 20, please give details on a separate sheet.

3 Property details

If two or more people are applying, they should answer the following questions together.

22 Address of the property you wish to buy or are remortgaging

Postcode

23 If you answer Yes to any of the questions below please proceed straight to question 24.

Please confirm that you currently live, or are intending to live, in the whole of the property, either on the completion of your mortgage or at a later time. Yes No

If No, please tell us:

Will a member of your immediate family live in the whole of the property, either on the completion of your mortgage or at a later time? Yes No

If No, please tell us:

Will you and/or your immediate family live in more than 40% of the property, either on the completion of your mortgage or at a later time? Yes No

If No, please tell us:

a) What other use will the property have (including full details of any business which will be carried out there)? Continue on a separate sheet if necessary.

b) Could the property be used solely for people to live in without any structural change? Yes No

c) Is any part of the property rented out? Yes No

If Yes, please give details of tenants on a separate sheet.

24 Is the property you want to buy

Freehold? Feudal (Scotland only)? Leasehold?

Number of years left on lease

Y	Y	Y	years
---	---	---	-------

Ground rent

£		per year
---	--	----------

If this varies, please give details

Service charge

£		per year
---	--	----------

Feu duty/Rent charge/Chief rent (Scotland only)

£	
---	--

If a Scottish property, has a survey been carried out by a panel surveyor from which a transcription can be taken?

Yes No

25 Type of property

<input type="checkbox"/> Bungalow	<input type="checkbox"/> Detached house
<input type="checkbox"/> Semi-detached house	<input type="checkbox"/> Terraced house
<input type="checkbox"/> Converted flat/maisonette	<input type="checkbox"/> Purpose-built flat/maisonette

Others (please describe)

--

If a flat, how many floors of flats are there?

	floors
--	--------

Which floor is the flat situated on?

The floor

Number of bedrooms

Number of living rooms

Designated parking space Yes No

Garage Yes No

26 Year of construction of the property?

Y	Y	Y	Y
---	---	---	---

If a new build property, please provide name of builder

--

If it is a new property or built in the last 10 years is it being sold with National House Building Council Cover or Foundation 15 cover? Yes No

If No, is/was the building of the property being supervised by an architect or surveyor? Yes No

If Yes, please give their name and address and qualifications

Postcode

Qualifications

--

27 In some cases an internal inspection may be required. Who should our valuer contact during working hours to obtain access to the property?

Telephone present owner Telephone agent

If other, please give details.

--

28 If you are taking a repayment mortgage will you be taking out a Mortgage Protection Life Policy? Yes No

29 Completion date. When approximately do you plan to complete the purchase and move in? You may need to speak to the present owner or your solicitor before replying.

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

30 Previous mortgage application

Have you applied for a mortgage on this property before? Yes No

If Yes, to whom?

--

If Yes, why didn't you go ahead with the application?

--

31 Will anyone over 17 be living at the property (except for the people using this form to apply)? Yes No

If Yes, please give their FULL NAMES

--

Are they a member of the family? Yes No

Will they be providing money to help buy the house? Yes No

32 Are you buying/did you buy the property under the local authority right to buy scheme? Yes No

If Yes, what is the full council valuation/discount did you get?

--

33 Is a guarantor to be used? Yes No

4 Loan details

To be completed by first time buyers, customers moving home and customers purchasing a second property only.

36 Purchase price of the property not including the value of any furnishings, carpets, curtains etc. or concessions offered by the vendor.

Purchase price

Less amount you are providing personally (Deposit)

The amount you require from us to buy the property incl. any Government loan (Mortgage) a)

If you wish to borrow to improve the property please write the amount you wish us to consider (Home Improvement Loan) b)

For Flexible Offset Mortgage, please detail the amount of Available Funds required (up to 90%) c)

The total amount of money you wish to borrow from us (Mortgage + Home Improvement Loan) a) + b)

Or for Flexible Offset Mortgage (Mortgage + Available Funds) a) + c)

Please state source of deposit

- Equity in current property
- Gift from family
- Inheritance
- Customer's own savings
- Previous property sale
- Other (please specify)

To be completed by Remortgage customers only.

37 Estimated value of property which loan is to be secured against

What is the purpose of this loan? (tick one or more boxes and fill in the amount of money required for each purpose)

a) To pay back the original amount you borrowed to buy the property

b) To pay back an existing home improvement/renovation loan(s)

c) To pay for further home improvements (please provide full estimates)

d) To pay back existing non-home improvement loan(s)

e) To use for business purposes

f) To use for personal purposes

g) To purchase additional share of shared ownership property

h) For Flexible Offset Mortgage, please detail the amount of Available Funds required (up to 90%)

The total amount of money you wish to borrow from us excluding Higher Lending Charge (Mortgage)

38 If an existing customer of Santander UK plc, will you be porting any loans? If so, please specify

Loan amount	Product	Repayment type	Term	
			Years	Months

Are you applying to anyone else for a loan using the property as security? Yes No

If Yes, please state the amount and who you are applying to

To be completed by all mortgage customers.

39 Over what term do you wish to repay the loan?

40 How do you wish to repay the loan? (For Flexible Offset Mortgage, any Available Funds you may draw will be repaid on the same basis as your initial Mortgage Loan.) (Please ask your local financial adviser if you are unsure.) If the loan is split by more than one product, please indicate all product codes, loan amounts, repayment types and terms.

Repayment options:

- By an ISA
- By an endowment policy
- By a pension policy
- By the repayment method
- By the investment method
- By interest only

Loan amount	Product	Add fee to loan	Repayment type	Term	
				Years	Months

If you have chosen repayment, go to Question 43.

If you have chosen interest only please indicate how the capital sum will be repaid:

- Pension
- Property and income
- Inheritance
- Stocks and shares
- Investment income

Other

41 Policies to be used in connection with loan. If you have more than one policy please give details on a separate sheet.

Name and address of Life Assurance Company

Postcode

Policy number

Maturity date/Retirement date

Premium

- Monthly
- Quarterly
- Annually
- Single

Policy holder

If it is an endowment, what is the sum assured?

Name of person(s) assured

42 Is the property under a shared ownership scheme? Yes No

Or a shared equity scheme? Yes No

Or a low-cost housing scheme? Yes No

What is your percentage of ownership? %

If applicable, what is the additional percentage being purchased? %

Do you have the option to buy the remaining share? Yes No

What rent will you be paying? per month

To whom?

- Local Authority?
- Unregistered Housing Association?
- Builder/Developer?
- Registered Housing Association?
- Other?

Please write their name and address on a separate sheet.

4 Loan details (continued)

43 Are you applying to anyone else for money towards the purchase price or associated costs, including renovation grants? Yes No

If Yes, how much and where from?

44 Choosing your payment day

For your convenience and control you can choose the day of the month that we collect your mortgage payment by Direct Debit. This will, for example, enable the payment to coincide with the day you are paid. This should be between the 1st and the 28th of the month inclusive.

Which day of the month do you want us to collect your mortgage payment? Please specify a date

5 Present housing

To be completed by first time buyers, customers moving home and customers purchasing a second property only.

First customer

45 Have you ever owned any property before? (in the UK or abroad) Yes No

Do you own a property now? Yes No

If No, please provide details, on a separate sheet, of changes in property ownership (e.g. mortgage, sale price) occurring in the past three years.

If Yes, how much would you be likely to get if you sold?

Have you a mortgage on your present property? Yes No

If Yes, please give the following details:

Is this mortgage going to be repaid on or prior to taking out this new mortgage? Yes No

Is it currently with Santander UK plc? Yes No

Please state the name(s) in which the mortgage is held

Name and address of lender where account held

Account number

Balance to pay

Monthly repayment

Second customer

45 Have you ever owned any property before? (in the UK or abroad) Yes No

Do you own a property now? Yes No

If No, please provide details, on a separate sheet, of changes in property ownership (e.g. mortgage, sale price) occurring in the past three years.

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If Yes, please give the following details:

Is this mortgage going to be repaid on or prior to taking out this new mortgage? Yes No

Is it currently with Santander UK plc? Yes No

Please state the name(s) in which the mortgage is held

Name and address of lender where account held

Account number

Balance to pay

Monthly repayment

6 Statement of assets and liabilities

This is not mandatory for all applications. However, in some circumstances you will be asked to complete the following questions.

Assets

Details of assets (if property, also provide address)	Owners	Estimated value
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

Liabilities

Type of liability	Name, address and reference of creditor	Secured (Yes/No)	If Yes, please provide Asset(s) number. (see above)	Monthly repayment or terms of repayment	Amount outstanding
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Examples:

Types of assets: cash/savings/deposits, stocks and shares, life policies (indicate surrender value), property and land (both residential and commercial), cars/vehicles, overseas property, trusts income assets, boats/vessels/moorings, business interests (inc. shareholdings and partnerships).

Types of liabilities: mortgages (first/second and subsequent), personal loans and hire purchase agreements, family loans, lease arrangements, other creditors (please specify), overdrafts, Lloyds underwriting liabilities, guarantees given, partnership liabilities.

Customer name

Sales team

7 Declaration – to be signed by mortgage applicants in all cases

Declaration

All those applying for a mortgage should read and sign this declaration.

General

This declaration relates to the information (the information) which I (the applicant) have given on this form and to any other information which I and third parties provide to you, Santander UK plc, or which you hold on me.

I confirm that I am entitled to disclose information about any joint applicant, partner/spouse or other third party named on the application form.

I acknowledge that for the purposes of this mortgage application and declaration, 'Santander UK plc' includes your successors in title and assigns.

I agree that:

- To the best of my knowledge and belief, the information is true and complete and I will notify you of any changes in my circumstances which occur before the mortgage is completed. I acknowledge that this information will be used to assess affordability of the mortgage and that I am aware of my approximate monthly payments and that I can afford these payments. I also understand that if I have chosen a variable interest rate and the interest rate increases, my monthly payment could increase. I am aware that taking on new or additional financial commitments of any kind during the period of the mortgage, where I have not received any corresponding increase in income, could affect my ability to meet the mortgage payments as they fall due and that my home will be at risk if I fail to maintain the mortgage payments. You may take up such references and make such enquiries about me as you consider necessary (e.g. from an employer or other financial institution). I give my permission to any person to disclose information to you in connection with this application. I understand that this may include a request to confirm my income.
- You may release any information relating to this application or the mortgage to any person consenting to the mortgage, the conveyancer acting on the mortgage, any company managing them and any financial adviser and I give each of them permission to release any such information to you.
- You may transfer, assign or otherwise deal with any interests you may have in the mortgage or any other security and enter into contractual arrangements with other parties in connection with the funding of the mortgage. This includes passing any information relating to this mortgage account to such other parties, their agents or advisers for the purpose of funding the mortgage.
- You may pass any information or documentation relating to this mortgage account (and any additional loans) to any guarantors while they remain liable on their guarantees.
- I acknowledge that details of the property and the purchase price may be recorded on a database which will be used by you and other organisations to value properties, as well as for administration, research and statistical purposes.
- I confirm that if this application is successful, the provisions of this declaration will continue to apply throughout the life of the mortgage.
- If I have paid a booking fee for a particular product then I acknowledge that the fee is non-transferable and non-refundable.
- I acknowledge that to assist you in improving your service, you may record or monitor telephone calls.
- You may disclose the information to insurers, reinsurers and their respective advisers and agents for any purpose relating to any insurance you may arrange. The information may also be disclosed to regulatory bodies and other organisations so they can check your compliance with regulatory requirements and voluntary codes of practice.
- If the loan will not be for the benefit of all borrowers (e.g. the loan is for the benefit of one borrower and not both, or the loan is for the benefit of a third party), then I should tick the box, provide details of the purpose of the loan, and the name and address of the person who will benefit.
- Where I have given information to a mortgage intermediary for the purposes of a mortgage application, I consent to my details being manually input and subsequently transmitted electronically.
- If I have confirmed that I or a member of my immediate family, currently live(s), will be living or am/ intending to live, in at least 40% of the property as a dwelling. I understand that immediate family means anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person (whether or not of the opposite sex) whose relationship with me has the characteristics of the relationship between husband and wife. I confirm that Santander UK plc's mortgage will be a first charge on the property.

Higher Lending Charge

- I understand that if the loans are equal to or exceed 90% loan to value, I will (unless the loan is a CAT standards loan – the mortgage offer will say whether the loan is CAT standards) be required to pay a Higher Lending Charge calculated on the amount which is treated as the property's value (this amount is normally the same as the current valuation of the property, but for loans made at the time of purchase or soon afterwards it may be the purchase price, if this is lower than the current valuation). I note that an explanation of the Higher Lending Charge is in 'A straightforward guide to your mortgage'.
- If I am required to pay a Higher Lending Charge I authorise you to deduct the Higher Lending Charge from the amount of the loan offered to me and I understand that it will not be refundable (if for example the mortgage is redeemed).
- I acknowledge that I will have to repay all sums due under the mortgage even if I pay the Higher Lending Charge.
- I understand that if I subsequently receive an additional loan from you on the security of the property, I may be required (unless the original loan is a CAT standards loan and I take a CAT standards additional loan – both the mortgage offer and the additional loan offer will say whether the loan is CAT standards) to pay a Higher Lending Charge if the total amount then owing to you, including the additional loan, is equal to or exceeds 90% loan to value.

Valuation

I have read the valuation services section in 'A straightforward guide to your mortgage' and require:

- Valuation for Mortgage Purposes ¹
- Home View
- Private Building Survey and Valuation for Mortgage Purposes

(Tick the one you require)

for the property detailed above and (in Scotland only) any other property or properties to which I may extend this application either verbally or in writing. (These three reports do not apply to business premises.)

If my choice is the Valuation for Mortgage Purposes I understand that:

- You will provide me with a copy of the valuation.
- Santander UK plc is not the agent of the surveyor or firm of surveyors, or my agent, and I am not making an agreement with the surveyor or firm of surveyors.
- I must satisfy myself without reference to the Valuation for Mortgage Purposes or to any offer of loan by Santander, as to the condition of the property and the reasonableness of the sale price.

Note: The information in the External Inspection Valuation and the Valuation for Mortgage Purposes will be limited because of the nature of the inspection. We therefore recommend that you consider whether or not to ask us to arrange for Home View or arrange a private building survey yourself.

If my choice is Home View:

- I agree the terms on which Home View is provided as set out in the valuation services section of 'A straightforward guide to your mortgage'
- I understand that the surveyor will not carry out a private building survey.

Fee enclosed ²

£

Valuation fees that have been paid will be refunded if a valuation is cancelled prior to the surveyor's visit to the property otherwise the fee is not refundable. The payment of this fee does not mean that Santander UK plc must offer a loan.

¹ In some remortgage cases, subject to eligibility, we will only carry out a limited external valuation (External Inspection Valuation). If this is the case no valuation report will be provided and you will not pay a valuation fee.

² For a Valuation for Mortgage Purposes the fee includes a mortgage set-up fee of £90 with the balance representing the valuation fee (this does not apply to a CAT standard mortgage).

For Home View the fee includes both the valuation fee and the mortgage/survey set-up fee of £100.

8 Data protection statement and signatures

Using my personal information

In addition to the consents I have already given in the declaration above, whether or not this application is accepted, you may use all the information I give to you, Santander UK plc, or which you hold on me to provide and run the account, policy or service I have applied for. This includes information about the conduct (including details of transactions) of any account or policy that I have with you, a group company or an associated company. You may also use my information to help you develop and improve your products and services. You will keep information about me after my account is closed or my policy has ended.

I understand that my mortgage intermediary or you will give me a copy of the completed application form if I ask you to.

Sharing my personal information

You may share my information for the purposes described in this statement with the group of companies to which you belong (the Santander Group), your associated companies, service providers and agents. These companies may be based in other countries. I understand that you will make sure that my information is only used in line with your instructions and your own strict policies on confidentiality. If you transfer my information to another country, you will also make sure that you give it the same levels of protection as needed under the UK Data Protection Act. You may also give essential information about my account to others if needed to run and/or renew my account or policy and for regulatory purposes.

I understand that the other reasons for which you may give information about me and my mortgage account to your group and associated companies and/or third parties are described in the 'Your Application and Credit Scoring' section of the 'A straightforward guide to your mortgage'.

My marketing preferences

You may invite me to take part in market research surveys and identify and let me know by post, telephone or electronic media (including email and SMS) of products or services which your group of companies and its associated companies think may interest me. (If I am aged over 18, when deciding whether to provide me with details of a credit product you may search the files of credit reference agencies who will not make a record of this search available to other lenders who search my file.)

If I don't want information on other products and services or to be included in market research, I can tick the following boxes:

Please do not contact me:

- by telephone by electronic media
- by post for market research

Unless I have said otherwise, by continuing with this application, I agree to you contacting me using any of the methods shown above.

Credit reference agencies

I understand that when you assess this application or any future increase in the credit limit that is available to me, you will use the information (including information about the conduct of any of my accounts) for credit assessment, which may include credit scoring. For more information on how credit scoring works, I can read the 'Your application and credit scoring' section of the 'A straightforward guide to mortgages' leaflet. You may make any enquiries relating to me that you consider necessary (for example, from another financial institution) and search the files of credit reference agencies, which will keep a record of each search. This could affect my ability to get credit elsewhere within a short period of time. Details about this application (whether or not it goes ahead) will be recorded at the credit reference agency. A financial link between joint applicants or between myself and any named partner or spouse will be created at the credit reference agency. This will link our financial records, where each will be taken into account in all future applications by either or both of us. If I already have a financial association you will assess my application on this basis. This situation will continue until one of us successfully files for a 'dissociation' at the credit reference agency. You will also pass details about me and how I run my account (if my application is successful) to credit reference agencies.

Verifying my identity and fraud checks

Before you can open my account or set up my policy, in order to prevent or detect fraud, you will check and share the information provided in this application or at any stage with fraud prevention agencies, and may make searches at credit reference agencies who will supply you with information, including information from the electoral register, for the purposes of verifying my identity. Scoring methods may be used to verify my identity. A record of this process will be

kept that may be used to help other companies to verify my identity. If false or inaccurate information is provided and fraud identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

You and other organisations may search and use the records held by credit reference and fraud prevention agencies to prevent and investigate crime, fraud and money laundering and, for example:

- to check details on applications for credit and credit related or other facilities;
- to verify my identity if I or my financial associate applies for other facilities;
- to undertake statistical analysis and system testing;
- to manage credit and credit related accounts or facilities;
- to recover debt;
- to check details on proposals and claims for all types of insurance; and
- to check details of job applicants and employees.

You may also search and use your internal records for these purposes.

You and other organisations may search and use from other countries the information recorded at fraud prevention agencies. Further information on the credit reference agencies and fraud prevention agencies you use is available by telephoning **0845 602 0319**.

Access to my information

I understand I have the right to see certain records you hold about me if I pay a fee and I can get an information sheet explaining my rights from any branch.

I declare that:

- I am aged 18 or over.
- I understand that it is an offence to make a false declaration.
- I have read and understand the General Declaration (and in particular point 1) and the Data Protection statement above.

Please do not sign this form until you have received and read the enclosed 'A straightforward guide to your mortgage'.

First customer signature

Date

Second customer signature

Date

IF ANY OF YOUR PLANS CHANGE PLEASE TELL US IMMEDIATELY

Please remember to complete the Direct Debit section

Please provide additional information which has been requested in any of the questions or which you feel will help with the assessment of your application on a separate sheet if necessary.

For Regional Sales Support Office use only

FTB Sw Ex Rm AI

Mortgage A/C number

Interest rate

Quota control number

Intermediary

Intermediary number

Solicitor's panel number

Application agreed in principle

Agreed by (full name) and staff number

Date

