

Fee payment



Name(s) of applicant(s)



Debit



Valuation fee?

Yes No £

Product fee?

Yes No £

Payment type

Debit/credit card

Telephone

Card type

Name of cardholder
(as on debit/credit card)

Card number

Valid from

MM YY

Expiry date

MM YY

Issue number

Acceptable cards: MasterCard, Visa credit, Visa debit, Delta.

Intermediary submission form



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

- | | |
|--|--|
| <input type="checkbox"/> Buy to Let investment Property | <input type="checkbox"/> Consumer Buy to Let |
| <input type="checkbox"/> Mortgage application | <input type="checkbox"/> Remortgage application |
| <input type="checkbox"/> If applying for a Flexible Offset Mortgage, please also tick this box | <input type="checkbox"/> If a new build property, please tick this box |

Supporting comments

Consultant/adviser name	<input type="text"/>	Other details	<input type="text"/>
Company	<input type="text"/>	Office	<input type="text"/>
	<input type="text"/>	Intermediary number	<input type="text"/>
	<input type="text"/>	Telephone number (Daytime)	(Area code)
Full address	Postcode	Telephone number (Evening)	(Area code)
For mortgage tracking updates:		Fax number	<input type="text"/>
Email address	<input type="text"/>	Customer	<input type="text"/>
cc. Email address	<input type="text"/>	Agreement ref number	<input type="text"/>
Product code and rate	<input type="text"/>		
Interest rate	<input type="text"/> %		

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

Buy to Let investment property

- This mortgage is for business purposes for long term income and/or asset growth

Consumer Buy to Let

- You are not undertaking this for business purposes
- You do not own another property that you let
- This is a remortgage application

Regulatory requirements

Do you wish for your procurement fee to be paid through a mortgage club?

- Yes No

Procurement fee scheme

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

Does the applicant qualify for an Execution Only Sale by nature of being a Mortgage Professional or High Net Worth Client?

- Yes No

Method of sale (please tick as appropriate)

- Face-to-face Telephone
- Internet Postal

Please advise if the applicant(s) have any special needs for correspondence. For example, Braille, large print, audio CD

Intermediary submission form (continued)

Regulatory requirements (continued)

I have discussed whether there are any future circumstances that may impact income and expenditure and these have been considered with the affordability calculation.

Yes

The following changes in circumstance have been reflected in the affordability calculation:

First customer

- None
- Birth of a child
- Maternity, paternity or parental leave
- Returning to work on reduced hours
- Retirement
- Increase to childcare expenses, school fees or university fees
- Other

Second customer

- None
- Birth of a child
- Maternity, paternity or parental leave
- Returning to work on reduced hours
- Retirement
- Increase to childcare expenses, school fees or university fees
- Other

Please provide full details of all change in circumstances that have been considered and how these have been reflected in the affordability calculation.

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 authorisations from the FCA 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 FCA or is exempt from authorisation.
- 3 I have witnessed the original payslips, if photocopies submitted.
- 4 I accept responsibility for the security of any information faxed or sent electronically to or by me (if I have chosen this method of transmission).
- 5 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.
- 6 I have advised the customer that the evidence of your income may be required by Santander on any application.
- 7 I have discussed the mortgage payments with the applicant(s) and can confirm that the applicant(s) can afford these payments.

- 8 I understand that Santander will require a valuation to be undertaken on the property to be let. The surveyor will be asked to confirm the expected rental income and the value of the property. **The opinion of the surveyor will be final and non-negotiable.** Fees that have been paid will only be refunded if a valuation is cancelled prior to the surveyor's visit to the property otherwise the fee is not refundable. The fee payable includes a survey set-up fee, which is non-refundable in any circumstance.

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 on page 1 for payment

Valuation fee (non-refundable) £

Product fee (non-refundable) £

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

Confirmation of Verification of Identity



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 visit www.santander.co.uk/alternativeformats for more information, ask in branch or give us a call.

1 Details of individual – one certificate per applicant

Full name of customer

Date of birth

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

Current address

Postcode

Previous address (if customer has changed address in the last three years)

Postcode

2 Confirmation

I/We confirm that:

- a) the information in Section 1 above was obtained by me/us in relation to the customer;
- b) the evidence I/we have obtained to verify the identity of the customer: (tick only one)

Meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG; or

Exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).

Signed

Name

Position

Date

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

3 Details of introducing firm (or sole trader)

Full name of regulated firm (or sole trader)

FCA reference number

Explanatory notes

- A separate confirmation must be completed for each customer (e.g. joint holders, trustee cases and joint life cases). Where a third party is involved, e.g. a payer of contributions who is different from the customer, the identity of that person must also be verified, and a confirmation provided.
- This form cannot be used to verify the identity of any customer that falls into one of the following categories:
 - those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
 - those who have been subject to Simplified Due Diligence under the Money Laundering Regulations;
 or
 - those whose identity has been verified using the source of funds as evidence.

Buy to Let mortgage application



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

- Buy to Let investment Property
- Mortgage application
- If purchasing a new build property, please tick this box

- Consumer Buy to Let
- Remortgage application

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

Intermediary registration number

Mortgage choices

Customer type

- Mover Loyal mover Remortgage

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

Type of product

Interest rate and product code

Product 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

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

1 First customer

Title (e.g. Mr, Mrs, Miss, Ms, Other)

Surname

Forename(s)

Middle name(s)

Other names you're known by or commonly use (not nicknames)

Are you Male? Female?

Previous name(s) (Please give any title, forename or surname by which you have previously been known, e.g. maiden name)

2 Nationality

Second nationality (if you have dual nationality)

3 Marital status

- Single Married To be married
- Divorced Separated Widow/widower

4 Date of birth

1 Second customer

Title (e.g. Mr, Mrs, Miss, Ms, Other)

Surname

Forename(s)

Middle name(s)

Other names you're known by or commonly use (not nicknames)

Are you Male? Female?

Previous name(s) (Please give any title, forename or surname by which you have previously been known, e.g. maiden name)

2 Nationality

Second nationality (if you have dual nationality)

3 Marital status

- Single Married To be married
- Divorced Separated Widow/widower

4 Date of birth

2 Employment details

First customer

9 Employment status

Employed Self-employed
 Employee with own company Contract

Other
(e.g. retired, unemployed, please specify)

If contracted:

Contract start date

Contract end date

What is the contract type? Fixed/Short term Temporary

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

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? years
How long under your control? years

Trading year

Name and address of accountant

 Postcode

Contact name

Reference

Telephone number (including area code)

Fax number (including area code)

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

Yes No

National Insurance number

Second customer

9 Employment status

Employed Self-employed
 Employee with own company Contract

Other
(e.g. retired, unemployed, please specify)

If contracted:

Contract start date

Contract end date

What is the contract type? Fixed/Short term Temporary

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)

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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? years
How long under your control? years

Trading year

Name and address of accountant

 Postcode

Contact name

Reference

Telephone number (including area code)

Fax number (including area code)

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

Yes No

National Insurance number

3 Income

First customer

- 13 Choose the applicant's income tax band. This should be based on their total income including their share of expected rental income from this property and from all other let properties.

0% 20% 40% 45%

Is all of the applicant's income in sterling? Yes No

Main annual income

Type	Currency income paid in	Amount (£ equivalent)
Permanent employment – basic salary		£
Fixed term contract (PAYE)		£
Short-term renewable contract (PAYE)		£
Salary for director of a limited company		£
Net profit of a sole trader/partnership		£
Directors dividends		£
Private/company pensions and annuities		£
State pension	Pound Sterling	£
Employed in a family business		£

Primary bonus, commission or overtime – paid at least every month (annual equivalent)

Type	Currency income paid in	Amount (£ equivalent)
Bonus or commission		£
Overtime		£

Secondary bonus, commission or overtime (annual equivalent)

Type	Currency income paid in	Amount (£ equivalent)
Bonus, commission or overtime, paid monthly		£
Annual bonus or commission		£
Other bonus, commission or overtime paid less often than monthly		£

Employed – allowances (annual equivalent)

Type	Currency income paid in	Amount (£ equivalent)
Car allowance		£
London weighting/large town allowance		£
Permanent shift allowance		£
Indefinite mortgage subsidies or housing allowances		£
Long term mortgage subsidies or housing allowance		£

Benefits (annual equivalent)

Type	Currency income paid in	Amount (£ equivalent)
Child benefit	Pound Sterling	£
Child tax credit	Pound Sterling	£
Working tax credit/pension credit	Pound Sterling	£
Indefinite state benefits (DWP/HMRC)	Pound Sterling	£

Other annual income

Type	Currency income paid in	Amount (£ equivalent)
Second job		£
Investment income		£
Maintenance payments		£
Rental income	Pound Sterling	£
Fostering income	Pound Sterling	£

Annual rental income

Second customer

- 13 Choose the applicant's income tax band. This should be based on their total income including their share of expected rental income from this property and from all other let properties.

0% 20% 40% 45%

Is all of the applicant's income in sterling? Yes No

Main annual income

Type	Currency income paid in	Amount (£ equivalent)
Permanent employment – basic salary		£
Fixed term contract (PAYE)		£
Short-term renewable contract (PAYE)		£
Salary for director of a limited company		£
Net profit of a sole trader/partnership		£
Directors dividends		£
Private/company pensions and annuities		£
State pension	Pound Sterling	£
Employed in a family business		£

Primary bonus, commission or overtime – paid at least every month (annual equivalent)

Type	Currency income paid in	Amount (£ equivalent)
Bonus or commission		£
Overtime		£

Secondary bonus, commission or overtime (annual equivalent)

Type	Currency income paid in	Amount (£ equivalent)
Bonus, commission or overtime, paid monthly		£
Annual bonus or commission		£
Other bonus, commission or overtime paid less often than monthly		£

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Long term mortgage subsidies or housing allowance		£

Benefits (annual equivalent)

Type	Currency income paid in	Amount (£ equivalent)
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Child tax credit	Pound Sterling	£
Working tax credit/pension credit	Pound Sterling	£
Indefinite state benefits (DWP/HMRC)	Pound Sterling	£

Other annual income

Type	Currency income paid in	Amount (£ equivalent)
Second job		£
Investment income		£
Maintenance payments		£
Rental income	Pound Sterling	£
Fostering income	Pound Sterling	£

6 Property details

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

20 Is the property currently owned mortgage free? Yes No

21 Address of the Buy to Let property you wish to buy or are remortgaging

Postcode

22 If you answer Yes to any of the questions below, please proceed to question 23.

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) Property rented out? Yes No

23 Is the property you want to buy/remortgage Freehold? Leasehold? Scottish?

Number of years left on lease

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

 years

Ground rent

£		per month
---	--	-----------

Landlord's name and address

--

Service charge

£		per month
---	--	-----------

Rent charge/Chief rent

£		per month
---	--	-----------

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

Yes No

24 Type of property

- Bungalow Detached house
 Semi-detached house Terraced house
 Converted flat/maisonette Purpose-built flat/maisonette

Other (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

25 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 similar 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

26 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.

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

28 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.

Date

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

29 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?

30 Will any family member aged 17 and over be living in all or part of the property? Yes No

If yes, the application doesn't meet our lending criteria. Please see our lending criteria for further information.

31 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?

£

Please enter how many let properties in total the applicant(s) will own on completion. Please make sure you also include this application.

For joint applications we need to know how many let properties they will own on completion. This can be a combination of properties they own together, individually or with another person.

32 Including this application, how many let properties in total will the applicant(s) own on completion?

33 How many of these let properties will be mortgaged on completion?

7 Loan details

To be completed by customers purchasing a Buy to Let property.

37 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)

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

Please state source of deposit

Equity in current property Customer's own savings

HTB ISA Savings Gift from family

Previous property sale Inheritance

Other (please specify)

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

Loan amount	Product	Repayment type	Term
			Years/Months

To be completed by Remortgage customers only.

39 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 original amount borrowed

b) To pay for further home improvement loan

c) To use for capital raising (please provide details in the box below*)

d) To use for debt consolidation

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

*Reason for capital raising

40 Is the total amount you wish to borrow the same or less than the mortgage balance on 31 December 2016? Yes No

41 Monthly gross rent

Monthly mortgage calculation (at BTL affordability rate)

Monthly agent's fees (if applicable)

Monthly allowance for rental voids

Monthly property maintenance

If £0, please give an explanation

Other monthly costs

If £0, please give an explanation

Other monthly commitments to be paid from rent

Surplus/(deficit)

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

43 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

44 How do you wish to repay the 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 interest only (sale of property)
- By an ISA
- By an endowment policy
- By a pension policy
- By the investment method
- By the repayment method

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

If you have chosen repayment, go to Question 46.

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

Pension Stocks and shares

Property and income Investment income

Inheritance

Other

45 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

7 Loan details (continued)

To be completed by all customers purchasing a Buy to Let property.

46 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?

47 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

8 Retained mortgages

To be completed by all customers.

First customer

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

Do you own a residential property now? Yes No

If Yes, what is the Sale price/ Valuation of present property?

Have you a mortgage on your present property? Yes No

If Yes:
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

Do you intend to redeem all current mortgages either prior to, or as part of this new buy to let mortgage? Yes No

If No, how many mortgages do you plan to retain?

Combined Outstanding Mortgage Balance

Combined monthly mortgage payment

Second customer

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

Do you own a residential property now? Yes No

If Yes, what is the Sale price/ Valuation of present property?

Have you a mortgage on your present property? Yes No

If Yes:
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

Do you intend to redeem all current mortgages either prior to, or as part of this new buy to let mortgage? Yes No

If No, how many mortgages do you plan to retain?

Combined Outstanding Mortgage Balance

Combined monthly mortgage payment

9 Statement of assets and liabilities

This should be completed for applications where the loan amount is £1 million or above.

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) no. (see above)	Monthly repayment or terms of repayment	Amount outstanding
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Examples: Any other 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).

Any other liabilities: family loans, other creditors (please specify), Lloyds underwriting liabilities, guarantees given, partnership liabilities.

Customer name Sales team

10 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 acknowledge 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 property 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.

I irrevocably authorise my conveyancer to send their entire file relating to the whole transaction (not just the mortgage) to you at your request (whether such request is made during or at any time after completion of the transaction) and I hereby waive any right to claim solicitor/client confidentiality or legal privilege in respect of any correspondence, documents or information relating to the whole transaction.

- 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 in relation to 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 product fee 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 please tick the box, provide details of the purpose of the loan, and the name and address of the person who will benefit. You should also take independent legal advice.
- Where I have given information to a mortgage intermediary for the purposes of a mortgage application, I agree to my details being manually input and subsequently transmitted electronically.
- I confirm that Santander UK plc's mortgage will be a first charge on the property.

For Buy to Let Investment Property only

- I/We declare that this agreement (which forms part of my/our agreement with Santander) is entered into by me/us wholly or predominantly for the purposes of a business carried on or intended to be carried on by me/us; and
- I/We understand that this agreement is not a Buy to Let mortgage contract regulated by the FCA and as a result I/we will not have the benefit of protection and remedies available to me/us from the FCA; and
- I/We are aware that if I/we have any doubts as to the consequences of the agreement not being regulated by the FCA then I/we shall seek independent legal advice.

Valuation

Please read the valuation services section in 'A straightforward guide to your mortgage'. I require a Valuation for Mortgage Purposes (see note 1) 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. (This report does not apply to business premises.)

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, the reasonableness of the sale price and the potential rentable value.

Please note the information in the Valuation for Mortgage Purposes will be limited because of the nature of the inspection. We therefore recommend that you consider whether or not you need a Home Buyer Survey or a private building survey. You will need to arrange this independently and pay for any associated costs.

Fee enclosed

£

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.

Note 1: For a Valuation for Mortgage Purposes the fee includes a mortgage set-up fee of £90 with the balance representing the valuation fee.

11 Data protection statement and signatures

Introduction

My personal data is data which by itself or with other data available to you can be used to identify me. You are Santander UK plc, the data controller. This data protection statement sets out how you'll use my personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form, this data protection statement applies to each person separately.

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

The types of personal data you collect and use

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service I've applied for. You'll collect most of this **directly** during the application journey. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use may include:

- Full name and personal details including contact information (e.g. home address and address history, email address, home and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

Providing my personal data

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application (unless I'm a customer and you already hold my details).

Monitoring of communications

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

Using my personal data: the legal basis and purposes

You'll process my personal data:

- As necessary **to perform your contract with me** for the relevant account, policy or service:
 - To take steps at my request prior to entering into it;
 - To decide whether to enter into it;
 - To manage and perform that contract;
 - To update your records; and
 - To trace my whereabouts to contact me about my account and recovering debt.
- As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
 - For good governance, accounting, and managing and auditing your business operations;
 - To search at credit reference agencies if I'm over 18 and apply for credit;
 - To monitor emails, calls, other communications, and activities on my account;
 - For market research, analysis and developing statistics; and
 - To send me marketing communications and for marketing to me in-branch, including automated decision making relating to this.

- As necessary **to comply with a legal obligation**, e.g.:
 - When I exercise my rights under data protection law and make requests;
 - For compliance with legal and regulatory requirements and related disclosures;
 - For establishment and defence of legal rights;
 - For activities relating to the prevention, detection and investigation of crime;
 - To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
 - To monitor emails, calls, other communications, and activities on my account.

Based on **my consent**, e.g.:

- When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
- When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
- To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HM Revenue & Customs ('HMRC')) who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or Mastercard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and,
- Anyone else where you have my consent or as required by law.

International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

11 Data protection statement and signatures (continued)

Credit reference checks

If I've applied for a credit product then in order to process my application and any future increase in the credit limit that's available to me, you'll perform credit and identity checks on me with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they'll give you information about me. When you carry out a search at the credit reference agencies they'll place a footprint on my credit file. When an agreement in principle is submitted you will make an enquiry search, also known as a soft or quotation credit search. This has no effect on my credit score and ability to get credit, and lenders are unable to see this if they search my credit file.

If a full mortgage application is submitted you will register a full credit enquiry, also known as a hard credit search. This credit search will be viewable by other lenders and may affect my ability to get credit elsewhere within a short period of time. If my situation changes during the application process a further search may be required.

Whether or not an agreement in principle or a full mortgage application is submitted a financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

If my application is successful you'll also continue to exchange information about me with credit reference agencies on a monthly basis while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. Details about my application (whether or not it's successful) will be recorded and you'll give details of my accounts and how I manage them to credit reference agencies. If I do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on file for 6 years after they are closed, whether settled by me or defaulted. The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- experian.co.uk/crain
- equifax.co.uk/crain
- callcredit.co.uk/crain

My marketing preferences and related searches

You'll use my home address, phone numbers, email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications or doing marketing in-branch to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time we'd like to contact you about products, services and offers that may interest you or to get your opinion on how we are doing. We won't bombard you and you can choose to stop receiving information at any time by contacting us.

Please tick any box(es) you **WOULD NOT** like us to use:

Applicant 1

- Email, text, social media and messaging services
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above** (selects all)

Applicant 2

- Email, text, social media and messaging services
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above** (selects all)

Automated decision making and processing

Automated decision making involves processing my personal data without human intervention to evaluate my personal situation such as my economic position, personal preferences, interests or behaviour, for instance in relation to transactions on my accounts, my payments to other providers, and triggers and events such as account opening anniversaries and maturity dates. You may do this to decide what marketing communications and marketing in-branch is suitable for me, to analyse statistics and assess lending and insurance risks. All this activity is on the basis of your legitimate interests, to protect your business, and to develop and improve your products and services except as follows: when you do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with me or to take steps to enter into that contract. Further details can be found in the 'Using My Personal Data' booklet.

Sharing with HM Revenue and Customs (HMRC) and the Government Indemnity Scheme (if it applies)

In order to confirm the accuracy of the income information provided, you may share information about me and my application with HMRC. HMRC will help you to validate whether income provided to you is accurate. HMRC may also use the information that you provide to inform its risk profiling activities and to establish any mismatch with declared income. If the Government Indemnity Scheme (or equivalent) applies to my mortgage, information about me and my property, my mortgage application and the conduct of my mortgage account including any arrears, may be shared with and

used by the Scheme Administrators and other third parties (including any insurers) for the purpose of auditing the management of the Scheme and for the processing of any claims made.

I understand that the other reasons for which you 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 Santander mortgage' booklet.

Criteria used to determine retention periods (whether or not I become a customer)

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account, policy or service has been closed or has otherwise come to an end based on your legal and regulatory requirements.

My rights under applicable data protection law

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right to **object** to processing of my personal data;
- The right to **restrict processing** of my personal data;
- The right to **have my personal data erased** (the "right to be forgotten");
- The right to **request access** to my personal data and information about how you process it;
- The right to **move, copy or transfer my personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: ico.org.uk

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by asking for a copy in branch or online at santander.co.uk.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data which can't be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

I declare that:

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

Please read the enclosed 'A straightforward guide to your Santander mortgage' before signing this form.

First customer signature

Date

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

Second customer signature

Date

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

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.

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

Direct Debit forms



Mortgage

Instruction to your bank or building society to pay by Direct Debit

Please fill in the form using a ball point pen and return it to Santander for Intermediaries,
Lower Level 1/3 South, 287-301 St Vincent Street, Glasgow, G2 5HN.



Name and full postal address of your bank or building society

To: The Manager

	Bank/building society

Postcode

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Name of account holder(s)

Bank or building society sort code

--	--	--	--	--	--

Bank or building society account number

--	--	--	--	--	--	--	--	--	--

Service user number

8	0	9	1	0	3
---	---	---	---	---	---

FOR SANTANDER OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society.

Our mortgages name and address

Postcode

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Mortgage account number (Our office use only)

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Instruction to your bank or building society

Please pay Santander UK plc Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand that this instruction may remain with Santander UK plc and, if so, details will be passed electronically to my bank or building society.

Signature(s)

Date

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

To be detached and retained by the customer



Direct Debit Guarantee

Banks and building societies may not accept Direct Debit instructions for some types of account

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Santander will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Santander to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Santander or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Santander asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.