



Talk to us in branch



0800 7839 738

santander.co.uk/mortgages

Treating you fairly – when you can't maintain your mortgage payments

If you're having trouble keeping up with payments on your mortgage, we'll treat you fairly.

How we can help you

We will:

- contact you as soon as possible to discuss your mortgage;
- talk to agencies who give advice (for example, Citizens Advice) if you want us to;
- give you reasonable time to pay back the mortgage debt;
- only start legal proceedings to repossess your home if we can't solve the problem with you; and
- suspend any further arrears fees to your account once a suitable arrangement has been agreed and the arrangement is maintained.

We might be able to:

- arrange a new payment plan with you taking your and our interests into account;
- change the way you make your payments or the date you make them;
- allow you to pay back your mortgage over a longer period of time (which would reduce your monthly payments); or
- change the type of mortgage.

If we can't do any of these things, we'll tell you why. If we can make one of these arrangements with you, we'll explain how it would work and give you time to consider it first.

What you can do to help us

- Tell us as soon as possible if you're having problems making your payments.
- Make sure we have a telephone number to contact you.
- Get in touch with us quickly if we try to contact you.
- Make sure you keep any other people responsible for the mortgage and anyone guaranteeing the mortgage loan, up to date with what's happening.
- Keep to the payment plan we agree with you. If you don't make the payments, we might have to take further action to get back any money you owe us including repossessing your home.
- Check whether you can get any state benefits or tax credits.
- If you have an insurance policy, check whether it would help with your payments.
- Tell us if you move to a new address or change your mobile telephone number.
- Tell us if your circumstances have changed.

If we can't agree on a solution

- You'll continue to incur fees.
- We'll keep trying to solve the problem with you, by talking to you about a payment plan, throughout the process.
- We may go to court to start proceedings to repossess your home.

You may want to talk to a professional adviser, such as a debt counsellor or a lawyer, before you change your mortgage arrangements.

**Santander**

Remember your mortgage should be paid before other unsecured debts such as credit cards, as the mortgage is secured against your home.

If you can't maintain your mortgage payments

- Before we start legal proceedings to repossess your home, we'll give you advice about getting in touch with your local authority to see if they can find you somewhere else to live.
- We'll keep trying to solve the problem with you by talking to you about a payment plan throughout the process.
- Your mortgage may be placed in the hands of a solicitor who'll act on our behalf but they will continue to attempt to agree a suitable payment plan to prevent the need for litigation action.
- We'll register adverse credit history on your file, which could affect whether you're able to get credit in the future.

If we repossess your home

- We'll sell it for the best price we can reasonably get – we will try to sell it as soon as possible.
- We'll give you reasonable time to take your possessions from your home before any eventual sale.
- We'll use the money raised from selling your home to repay your mortgage and any associated costs charged to your account for collections, litigation and sale.
- If there's any money left over, we'll pay it to the next entitled party.

If selling your home doesn't raise enough money to pay off the mortgage

- If there's not enough money from the sale to pay the whole mortgage and any costs charged to your account, you'll still owe us the amount that's left. We'll tell you what this is as soon as possible.
- If you bought your home with other people, each of you is jointly responsible for all the money borrowed. This is true even if you normally only pay part of the mortgage.

- We'll contact you within six years of selling your property (five years in Scotland) to arrange for you to pay back what you still owe. We may contact you through our agents or solicitors.
- We'll take account of your income and outgoings when we arrange a payment plan with you. But if we can't arrange a suitable plan, we may go to court to get our money back. You might have to pay the court costs.
- Not being able to pay off your mortgage could affect whether you're able to get credit in the future.

Costs and charges

We may charge you for reasonable administrative and legal costs. We'll tell you the amount you'll have to pay.

Useful contacts

If you're having financial difficulties (such as being over indebted) you should contact one of the following debt advice agencies that provide free impartial advice:

- StepChange Debt Charity telephone **0800 138 1111** or visit **www.stepchange.org**
- National Debt Help line **0808 808 4000**
- Payplan telephone **0800 280 2816** or visit **www.payplan.com**
- Citizens Advice Bureau (find your nearest branch in your local telephone directory) or **www.nacab.org.uk**

These agencies are able to negotiate with creditors free of charge.

Alternatively, please refer to our Money Worries pages at **santander.co.uk/uk/help-support/money-worries** for information and tips on managing your money.

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

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