

Reasons to choose us



Affordability

- Use our simple and accurate **affordability calculator**.
- **65% of secondary income** used for affordability.



First time buyers

- Maximum **95% LTV**.
- Maximum **40 year term** on C&I.
- **Gifted deposits accepted** from family members.



Interest only

- Mortgage term can go up to the oldest applicant's **70th** birthday.
- **No minimum income**.
- **Max LTV** 50% interest only (for an applicant with a gross income of £250,000 or less).
75% interest only (where at least one applicant has a gross income of more than £250,000).
85% part interest only (loans above £1 million max 75%).



Benefit packages

- **Free standard valuation** up to a property value of £2.5 million.
- Plus for remortgages a choice of **standard legal fees paid** or **cashback** (ERC applies).



New build

- **Specialist New Build Team** takes ownership of urgent cases.
- **9 month** completion deadline products.
- Contact the New Build Team on **0800 085 1329**.



Product transfers

- **Quick** and **easy** to transfer your client's existing Santander mortgage online.
- No further income or affordability assessments.
- If the new rate is the same or lower, **switch early** up to four months before the current deal ends ERC free (if applicable).



Procuration fee

- We have a **minimum procuracy fee** for new business loans.
No **maximum procuracy fee**.
- **Full procuracy fee paid** on total mortgage amount for existing Santander home movers.
- **Procuracy fee paid** on residential and Buy to Let product transfers.



www.santanderforintermediaries.co.uk

 **Santander for Intermediaries**

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