

How we can help with your large loan business

- ✓ Our dedicated Large Loans Underwriting Team provides you with a tailored service to meet your clients' needs for loans over £1 million.
- ✓ You can discuss new propositions by phone with one of our large loan underwriters.
- ✓ Agreement in principles submitted through Introducer Internet will be considered and responded to within four business hours.
- ✓ You have access to a dedicated underwriter from enquiry stage to offer.



Key criteria

- Residential properties only.
- For loans over £1 million and up to £2 million our maximum LTV is 75%.
- For loans over £2 million and up to £3 million our maximum LTV is 70%.
- For loans over £3 million our maximum LTV is 60%.
- Retained profits for affordability can be considered.
- Deferred shares will be accepted where the income is supported by a track record.
- Annual cash bonus income will be considered as secondary income supported by evidence of the last two years' payments.
- For self-employed we accept an accountant's certificate for loans up to £2 million.
- We consider properties larger than 10 acres, e.g. when in the right location with marketability.

Please contact our Large Loans Underwriting Team to discuss the suitability of your proposition.

How to get in touch
with our Large Loans
Underwriting Team



Telephone
0800 085 1359



Email
santanderlargeloanenquiries@santander.co.uk

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