

Intermediaries and investment
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February 2026

How to submit a Help to Buy application for remortgages

Contents

We'll cover the key screens on Introducer Internet for submitting a Help to Buy remortgage application.

1. Help to Buy remortgage applications
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Help to Buy remortgage application

01

Before submitting an application


1. Visit our website – we've got a dedicated page on the [Help to Buy](#) equity loan scheme. This includes information on remortgaging to pay off an equity loan.
2. Check how much your client could borrow by completing our affordability calculator.

The screenshot shows a web form for a Santander mortgage application. At the top, a progress bar indicates five steps: 1. Mortgage details (highlighted in red), 2. Other properties, 3. Income, 4. Commitments and expenditure, and 5. Results. Below the progress bar, the 'Mortgage details' section is displayed. It includes a question 'Is it a single or joint application?' with 'Single' and 'Joint' buttons. A dropdown menu for 'Number of financial dependants' is set to 'Please select'. The 'Mortgage type' section has 'Purchase' and 'Remortgage' buttons, with 'Remortgage' selected. A dropdown menu for 'Reason for remortgaging' is set to 'Remortgage - with additional borrowing'. A note at the bottom states: 'We allow up to 90% LTV for applicants remortgaging and borrowing more, excluding debt consolidation.'

i Click 'Remortgage' then select 'Remortgage – with additional borrowing' from the drop-down box

New agreement in principle > Loan required > Loan purpose

The screenshot shows the Santander application interface. On the left is a navigation menu with the following items: 'New Agreement in principle', 'Personal', 'Property portfolio', 'Financial', 'Loan required', 'Loan details', 'Loan purpose' (highlighted in red), 'Loan breakdown', 'Existing lender', and 'Declaration and submit'. The main content area shows the breadcrumb 'You are in Application > My applications > Loan purpose' and the title 'Loan purpose'. Below this is a dropdown menu for 'Loan purpose' with the following options: 'Remortgage Only', 'Capital Raising', 'Home Improvements', 'Remortgage and redeem Help to Buy: equity loan in full' (highlighted with a red dashed box), 'Shared Ownership + Additional', and 'Shared Ownership + Remaining'.

 Make sure you select 'Remortgage and redeem Help to Buy: equity loan in full' from the drop-down options.

New agreement in principle > Loan required > Loan breakdown

New Agreement in principle You are in [Application](#) > [My applications](#) > [Loan breakdown](#)

Loan breakdown

To pay back original amount borrowed on this property * ?

£ 0

To pay back existing home improvement loan * ?

£ 0

To pay for further home improvement loan *

£ 0

To redeem Help to Buy: equity loan in full. Where LTV is over 85% LTV, the money can only be used to redeem the first mortgage and the equity loan *

£ 0

To pay back existing non-home improvement loan *

£ 0

To use for business purposes *

£ 0

To use for personal purposes *

- Enter the amount your client needs to borrow to pay off their Help to Buy: equity loan.
- Where LTV is over 85% LTV, the money can only be used to redeem the first mortgage and the equity loan.

Full mortgage application > Loan required > Loan purpose

In this section you can check the correct loan purpose has been selected.

Loan purpose


Loan purpose *

Remortgage and redeem Help to Buy: equity loan in full

Are you applying to anyone else for funds? *

Yes No



Back Continue

 Make sure the 'Remortgage and redeem Help to Buy: equity loan in full' is selected.

Full mortgage application > Loan required > Loan breakdown

In this section you can check the amount your client needs to borrow to pay off their equity loan.

Loan breakdown		
Purpose	AIP Amount	FMA Amount
To pay back original amount borrowed on this property *	£ 150,000	£ 150,000
To pay back existing home improvement loan *	£ 0	£ 0
To pay for further home improvement loan *	£ 0	£ 0
To pay back existing non-home improvement loan *	£ 0	£ 0
To redeem Help to Buy: equity loan in full. Where LTV is over 85% LTV, the money can only be used to redeem the first mortgage and the equity loan *	£ 50,000	£ 50,000
To use for business purposes *	£ 0	£ 0
To use for personal purposes *	£ 0	£ 0
Total amount you wish to borrow	£ 200,000	£ 200,000

-  Make sure you check the amount your client needs to borrow to pay off their equity loan is still correct.
-  Where LTV is over 85%, the money can only be used to redeem the first mortgage and the equity loan.

Where to get more
help

02

Where to get more help

Contact us



Visit our Santander for Intermediaries website > Literature to access our Introducer Internet guides.



Speak to your [dedicated contact](#) so they can help you with your application, making the process easier for you and your client. Enter your Introducer Internet code into the dedicated contact search on our 'Contact us' page to find their details.



Call our Introducer Internet help desk if you need technical support on **0800 085 1198**.

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