



1 Who can use the Online Mortgage Transfer Service?

Clients with an existing Santander residential or Buy to Let mortgage with an outstanding balance of £1,000 or more, which:

- ends before the completion deadline of our on-sale product transfer range (see [our latest mortgage rates](#) page). They'll first become eligible just over 4 months before their current deal ends, or
- is either on our Follow-on Rate (FoR) or our Standard Variable Rate (SVR), or
- a mortgage product without an early repayment charge.

Key exclusions (applies to all loans on the mortgage account).

The mortgage account won't be on the OMTS if:

- the remaining term on any loan part is less than 2 years and 6 months,
- the combined outstanding balance is less than £1,000, or
- there are mortgage arrears, or
- the mortgage is a Flexible Offset, or
- your client is separated, and Santander has been advised that 1 of the applicants named on the mortgage account is no longer living at the property, or
- your client has an active Mortgage Charter change in place.

2 Can my client transfer their mortgage if they want to make any changes to their mortgage?

You can only transfer your client's current mortgage loan or loans to a new deal online if they're happy to keep all their mortgage details the same.

If your client wants to make a change to their mortgage term, method of repayment, or borrow more, they'll need to call us directly on **0800 092 3881** to make any changes.

If your client wants to **make an overpayment**, you can arrange this before you submit the product transfer. Once you've specified the overpayment amount, your client can make a one-off unlimited overpayment for the amount specified and they won't pay an ERC. It won't impact their 10% annual overpayment allowance either.

3 What happens if my client wants to make an overpayment?

If your client wants to **make an overpayment** with their product transfer request without paying an ERC or affecting their 10% overpayment allowance, the overpayment **must be made before** you submit the product transfer request.

We can only allow an ERC free overpayment with a product transfer on loans that are eligible to book a new deal.

If your client wants to make an overpayment to a loan or loans that aren't eligible for a product transfer, they can do this in the normal way. These overpayments will be subject to the standard [overpayment](#) allowance.

How to submit an overpayment request

1. Complete and submit the Overpayment request form that you'll find on our [Product transfers](#) page.
2. Look out for an auto-response email that confirms we've got your request. It'll tell you the next steps and when your client can make the overpayment. They'll need to do this within 7 calendar days of the date we process your request.
3. We'll process your request on the same day if you submit before 4pm or the next working day if you submit after 4pm.
4. We'll email you to let you know when the overpayment has been made and your client's balance has updated. In most cases, this will take 2 working days.
5. Submit your client's product transfer request following the normal process in the online mortgage transfer service in Introducer Internet.

4 How does my client make an overpayment?

Once we tell you your client can make the overpayment, they have 2 options.

Bank transfer (Faster Payment)

- **Sort code:** 09-00-85
- **Account number:** 20007437
- **Payment reference:** last 8 digits of the mortgage account number
- **Name on the account:** your client's surname (only 1 surname is needed if the mortgage is in joint names)
- **Account type:** Personal

If the payment is coming from a Santander UK account, there's no limit on the amount they can transfer.

If it's coming from a non-Santander UK account, the maximum amount will depend on the originating bank.

Debit card payment

Your client can call us on **0333 207 2684** to make a payment by debit card. They'll need their mortgage account number. The maximum card payment amount we can accept is £99,999 subject to originating bank's terms and conditions.

We **don't** accept payments made by credit card.

Your client's **overpayment amount must match the request**. If they want to increase the amount, you'll need to submit a new Overpayment request form.

5 Can my client transfer their mortgage if they want to move home or remortgage?

No, you shouldn't arrange a new product transfer deal for your client if they're in the process of moving home or thinking about moving home or remortgaging in the next 9 months. Pre-booked deals can't be ported.

If your client has 9 months or less on their current deal at time of application, they can choose a new product from the new business loyal mover range, and we'll waive their ERC if they're borrowing the same amount or more. Please view our [moving home](#) page on our website.

6 Can my client transfer their mortgage if they have more than 1 loan part?

Yes, but we suggest you review the impact of pre-booking a deal on 1 loan if your client has multiple loans on their mortgage and the end dates of their existing deals are within the next 4 to 5 months. If you pre-book a deal on 1 loan, no other loans can be changed until that new deal starts, unless you cancel the pre-booked deal.

7 Why can't I access the Online Mortgage Transfer Service for my client?

Most of our existing mortgages can be accessed on our Online Mortgage Transfer Service, if they meet the criteria in question 1. There may be a few mortgages which aren't eligible, for example, if we identify arrears and your client is unaware.

8 Are these the same deals my client would get if they applied with Santander directly?

Yes, the fixed and tracker rate mortgages are the same deals your client would get if they applied directly with us.

9 Can my client select more than one deal?

You can request paperwork for more than 1 product however; you can only accept 1 deal for the loan or loans they want to change. We'll transfer their mortgage to the deal you confirm their acceptance for.

10 How will I be able to view and accept my client's mortgage offer?
 You'll be sent an email with their unique offer reference number (OLA followed by 10 numbers). You'll need this to access our online acceptance tool. If you use the link we send you in the email, the OLA reference number will automatically populate directly into the log on screen. You'll then be able to view and accept their product transfer offer.

11 Can my client review and accept their offer. ?
 No, if you requested the new deal on or after Monday 17 November 2025, only you'll receive the link to accept the offer with the unique OLA reference number. Your client will not receive this, so they won't be able to accept the offer.

12 How long have I got to review and accept their new offer?
 You'll have 14 days to review and accept their new deal. The email sent to you will confirm the deadline to accept the offer. You can log on, view, download, print and save their offer as many times as you like before the deadline. You can also download and email a copy to your client.

13 When will my client's new deal start?
 When you accept a new product transfer deal that's lower than their current one, you and your client will get to choose if they want it to start straightaway or wait until their current deal ends*.

If the mortgage loan or loans are currently on Standard Variable Rate (SVR), Follow-on Rate (FoR) or a lifetime tracker, the new deal will automatically start straightaway. They won't be able to choose.

If the new deal they're accepting is the same or higher than their current one, it'll start when their current deal ends or the day before the completion deadline of the new deal, whichever is first.

If the new rate is starting straightaway, your client won't be able to change or cancel their deal. There's no cooling off period.

Current deal	New rate?	When do they change to the new deal?
Fixed rate or short-term tracker	Lower	You and your client will get to choose if they want the new deal to start straightaway (the date you accept their offer), or wait until the day after their current deal ends* If you and your client choose to start the new deal straightaway, we'll waive any ERC.
Fixed rate or short-term tracker	Same or higher	Day after their current deal ends*
SVR, FoR or lifetime tracker	Same, lower or higher	Straightaway, the date you accept their offer

*or the day before the completion deadline of the new deal, whichever is first.

14 Can my client change their mind once a transfer request has been submitted?
 If you haven't yet confirmed their acceptance online, or they've not yet signed and returned the paperwork then they don't need to do anything. We suggest they destroy any paperwork and we can confirm their online product transfer offer will automatically expire and be cancelled after the 'accept by' deadline.

Once you've accepted the offer, you can book a new deal or cancel the one already accepted. However, you must do this at least **14 days** before the deal is due to start. If you agreed with your client to start the new deal straightaway, you won't be able to change or cancel their deal. There's no cooling off period.

The intermediary who submitted the original product transfer request must submit the cancellation request for it to be actioned.

15 How do I change or cancel my client's accepted product transfer deal?

Is your client eligible?

You can change or cancel your client's pre-booked deal where:

- you've accepted the offer, **and**
- their current deal is not SVR, FoR or a lifetime tracker, **and**
- you didn't choose to start their deal straightaway, **and**
- the deal is pre-booked i.e. it's due to start at least 14 days in the future, **and**
- you do this at least 14 days before it's due to start.

No changes or cancellations are allowed within 14 days of the start date

Scenario			Online	Email
Single loan	Change and automatic cancellation of pre-booked deal (after new deal has been accepted)		✓	
Multiple loans	Change and automatic cancellation of pre-booked deal (after new deal has been accepted)*	No change to number of loans	✓	
		Increasing number of loans in new transfer request	✓	
		Reducing number of loans in new transfer request*		✓
Product fee paid upfront (single or multi-loans)	Change and cancel			✓
Cancel without booking a new deal (single or multiple loans)	Cancel only*			✓

*It's not possible to change the pre-booked deal on 1 loan, if more than 1 loan was included in the original product transfer request/offer. All loans included in the original transfer request/offer must be changed. You'll need to cancel the pre-booked deal for all loans if you want to request a new deal for a reduced number of loans.

a. Change and book a new deal online

Step 1: log on to our online mortgage transfer service in Introducer Internet and view our current available product transfer rates.

Step 2: if your client wants to change to a different deal, please continue and progress to the 'Important Information' section to submit a new product transfer request.

Step 3: **important** you must accept their new product transfer offer to cancel the deal already pending on their mortgage. Once you've accepted the offer, the new deal will be secured.

Step 4: the previous deal will cancel immediately. We'll send a MATS message to you to confirm the cancellation.

b. Change and book a new deal by email

The intermediary who submitted the original product transfer request must submit the change or cancellation request for it to be actioned.

Step 1: log on to our online mortgage transfer service in Introducer Internet and view our current available product transfer rates.

Step 2: to submit a cancellation request and book a new deal, you must email PTC@santander.co.uk with the 4 pieces of information below:

- Reason for the request;
- Customer account number;
- Retention reference number starting 11. You'll find this on page 9 of your client's offer or in Introducer Internet > Mortgage transfer service > My applications > Review transfer requests;
- New 5-character product code. You'll find this in Introducer Internet > Mortgage transfer service > Mortgage quote.

Only submit 1 request per email.

Step 3: We'll review your request and providing we have all the information we need, we'll cancel the product transfer as requested and email confirmation within the next 2 working days.

c. Cancel and book a new deal (where a product fee has been paid upfront)

The intermediary who submitted the original product transfer request must submit the cancellation request for it to be actioned.

Where a product fee has been paid upfront, this can't be transferred to a new deal. To request a refund alongside cancelling your current deal, please see step 2 below.

Step 1: log on to our online mortgage transfer service on Introducer Internet and view our current available product transfer rates.

Step 2: where a product fee has been paid upfront this can't proceed online. To submit a cancellation request and book a new deal, you must email PTC@santander.co.uk with the 5 pieces of information below:

- Reason for the request,
- Customer account number,
- Retention reference number starting 11. You'll find this on page 9 of your client's offer or in Introducer Internet > Mortgage transfer service > My applications > Review transfer requests,
- New 5-character product code. You'll find this in Introducer Internet > Mortgage transfer service > Mortgage quote,
- Confirmation if a product fee needs to be refunded (where paid upfront).

Only submit 1 request per email.

Step 3: we'll review your request and providing we've all the information we need, we'll cancel the product transfer as requested and email confirmation within the next 2 working days.

d. Cancel without booking a new deal

The intermediary who submitted the original product transfer request must submit the cancellation request for it to be actioned.

To submit a cancellation request, you must email PTC@santander.co.uk with the 3 pieces of information below:

- Reason for the request,
- Customer account number,
- Retention reference number starting 11. You'll find this on page 9 of your client's offer or in Introducer Internet > Mortgage transfer service > My applications > Review transfer requests.

Only submit 1 request per email.

We'll review your request and providing we've all the information we need, we'll cancel the product transfer as requested and email confirmation within the next 2 working days.

16 Can I charge a fee to my client for arranging this mortgage transfer?

Yes, you'll have the opportunity to enter the amount you're charging your client within the Important Information section within the Online Mortgage Transfer Service.

17 What happens if I lock myself out?

For security reasons you'll have 5 attempts to correctly enter your client's credentials before the account is locked. To request to unlock your client's account, speak to us via Live Chat on our website where one of our agents will be happy to help you. Or you can call us on **0800 085 1339** (Monday to Friday 9:30am to 5:00pm). It may take up to 72 hours for the account to unlock.

Your client must be present when you call us, and we'll ask you for the following information:

- Your name
- Your intermediary code
- Your client's name, date of birth, monthly mortgage payment, postcode and mortgage account number.

If you're still having issues accessing your client's offer once their account is unlocked, please call our Introducer Internet Helpdesk on **0800 085 1198** and we'll be happy to help you.

18 Will I be able to track my client's transfer request?

You and your client will get updates at each key stage of the process. You'll also have the option to track your client's transfer request in the 'Transfers in progress' section in Introducer Internet.

19 Will a product fee be charged?

Product fees are charged on some of our products. Where the fee has been added to the loan, it'll attract interest over the term at the product interest rate. Your client can repay the product fee up to 21 days after completion without incurring any interest on the product fee. This won't impact the annual 10% ERC overpayment allowance.

20 When will you contact my clients?

Your client's will become eligible for a new deal with us at just over 4 months before their current deal ends.

We'll contact your clients 4 months before their current deal ends, when they become eligible for a new deal.

If they don't secure a new deal, we'll contact them again around 2 months before their current deal ends. We'll send a combination of letters and emails over the 4 month period.

21 How can I check the property value you're using?

When arranging your client's product transfer, the property value we're using will be displayed in the 'current mortgage' section in the online mortgage transfer service. If a higher valuation won't change the deals your client can get, we'll display this in the same section.

If your client has made big changes to their home that could have increased its value, like an extension or loft conversion, the property value may be higher than what we're using. This could change the deals on offer. If you think this impacts your client, please contact us.

Intermediaries and investment professionals only: not for public distribution