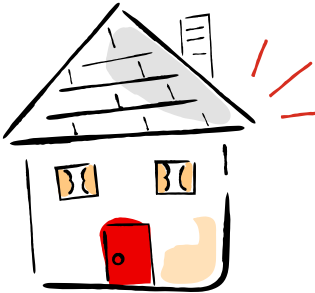


How we can help with your *NEW BUILD* business



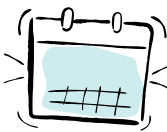
Our team can help you:

- manage pipeline cases that can't be dealt with by your usual dedicated contact
- escalate and take ownership of urgent cases
- deal with complex new business enquiries
- check development exposure levels.

0800 085 1329
newbuild.team@santander.co.uk



Specialist New Build Desk, there to give you dedicated support, particularly at builder half year and year end.



Our new-build-only products come with a **9-month completion deadline and offer validity**. Exceptions apply to clients porting with no top up product or staying on SVR.



Improved affordability policy for clients buying a residential new build home so they could **borrow more**.

We'll consider a property to be a new build where **all the following applies**.
The property:

- was built or converted within the last 24 months
- wasn't previously occupied since build or conversion
- is being sold by the builder or developer
- wasn't previously used for residential purposes.

If the property has been converted into a flat (from a house or commercial unit), we'll treat this as a new build where it's the first occupancy.

Maximum LTVs

	Residential	Buy to Let	Shared Ownership
House	95%	75%	90%
Flat	95%	75%	90%

We don't accept new build applications where any part of your client's deposit will be raised from an unsecured personal loan subsidised by a builder or developer.

OCTOPUS ZERO BILLS



We're the first major lender to offer a mortgage for Octopus Zero Bills homes, helping your clients access greater affordability and certainty over household outgoings.

Octopus Zero Bills homes are eligible for Octopus Energy's world-first smart tariff, Zero Bills. These homes combine solar PV, battery storage and heat pumps with the Octopus tariff to deliver no energy bills for the home, guaranteed by Octopus for at least 10 years. Fair use allowance, limits, exclusions and T&Cs apply. EV charging is not included.

Your clients could unlock up to **£29k more borrowing** when buying one of these homes. Our bespoke affordability assessment removes monthly energy costs from expenditure.

Our underwriters can remove energy costs from our affordability assessment, giving your clients the flexibility to borrow more.

Our 10-year fixed rates provide added security that match the term of the Zero Bills guarantee.

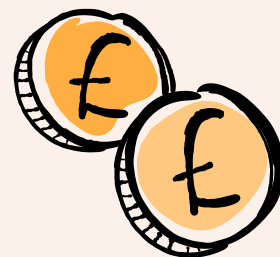
We're expanding our new build product range. In addition to the current 2-year and 5-year fixed rates, we're introducing new 10-year fixed rates. They provide certainty of mortgage payments that matches the 10-year no energy bills guarantee - giving peace of mind over two of the biggest household outgoings.

[Discover the Octopus Zero Bills effect.](#)

ACCEPTABLE INCENTIVES

We offer a range of incentives on standard new build (above 90% LTV) and Shared Ownership new builds (up to 90% LTV), such as:

- Stamp Duty
- legal fees
- carpet and curtains
- deposit paid by solicitor
- estate agent fees.



Explore our [new build lender page](#) for a full breakdown of what's available.

New build warranty

We accept new build properties if they're built under an approved scheme in accordance with the UK Finance Mortgage Lenders' Handbook. [Visit our new build lender page under 'Warranty' to see what we accept.](#)

Existing customers

For existing mortgage customers moving home, where redemption and completion will be on different days (non-simultaneous), we'll refund the ERC if they complete within 6 months.

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