REASONS TO CHOOSE US

MORTGAGE INTRODUCER 2025 BROKERS ON LENDER

Best Mortgage Lender in the UK

Affordability

- For **remortgages without capital raising** the maximum income multiple is 5.50x.
- Use our simple and accurate **affordability calculator.**
- **70% of secondary income** used for affordability.

Benefit packages

- **Free standard valuation**.
- Plus, for remortgages a choice of **standard legal fees paid,** or **cashback** paid on completion to the client's conveyancer (ERC applies).

First time buyers

- **My First Mortgage – over 95% LTV to maximum 98% LTV** lending on **houses. Minimum** £10k deposit. **Maximum** loan £500k. Not available for flats, new build homes, Shared Ownership, self-employed or properties in Northern Ireland.
- **95% LTV** lending on **flats** and **houses.**
- **90% LTV** for **self-employed applicants** and **Shared Ownership schemes**.
- Maximum **40-year term.**
- **Gifted deposits accepted** from anyone except the seller.

Foreign nationals

- We consider **lending up to 90% LTV to eligible foreign national applicants without permanent right to reside in the UK.**
- Clients with **permanent right to reside** in the UK could get up to **98% LTV using My First Mortgage**.

Interest only

- Max **40-year term** or up to the older applicant's **70th** birthday, whichever is less.
- **No minimum income.**
- 85% LTV part interest only (loans above £2 million max. 75%).
- 75% LTV - where combined gross income of both applicants is £200k or more.
- 50% LTV – where combined gross income of both applicants is less than £200k.

New build

- Offers valid for **9 months** with a new build property only product.
- **95% LTV** lending on **houses and flats** (90% LTV for Shared Ownership).
- Improved new build affordability **so clients could borrow more**.
- **Specialist New Build Team** takes ownership of urgent cases. Call us on **0800 085 1329** or email newbuild.team@santander.co.uk

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Procuration fee

- **Full procuration fee paid** on total mortgage amount for existing Santander homeowners.
- **Procuration fee paid** on residential and Buy to Let product transfers.

Product transfers

- **Quick and easy** to transfer your client's existing Santander mortgage online.
- **No further income** or **affordability assessments**.
- **No dual pricing**. Our **product transfer rates are the same** whether your client applies directly to us by phone or online, or if you apply on their behalf.
- Product transfer rates **available** on sourcing systems.
- New deals are available when your client's **current deal ends before the completion deadline of our on-sale product transfer range**. They'll first become eligible 4 months before their current deal ends. Or if they're already on our **Standard Variable Rate**, **Follow-on Rate**, or a **deal with no ERC**.
- **ERC-free overpayments** in the product transfer window.
- Clients **can choose when their new deal starts** if the new rate is lower.

www.santanderforintermediaries.co.uk