

Intermediaries and investment  
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distribution

November 2025

View mortgage details or  
submit a product transfer



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This guide shows you how to view your client's existing residential or Buy to Let mortgage and when eligible, submit a request to transfer their mortgage to a new deal. It takes you step by step through each of the screens.

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# Overview

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## Overview

You can view all your client's mortgage details including product end dates in Introducer Internet > Mortgage transfer service. When eligible, you can submit a product transfer request.

# Eligibility criteria to submit a product transfer request


### Eligible for our online service

Existing Santander mortgage customers with a residential or Buy to Let mortgage, with an outstanding balance of £1,000 or more and a product 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 on a product without an early repayment charge (excluding Flexible Offset mortgage), or
- is on the Santander Standard Variable Rate (SVR), or
- is on the Santander Follow-on Rate (FoR).

### You shouldn't use the OMTS if:

- Your client wants to make other changes, e.g. mortgage term, method of repayment or borrow more at the same time.
- Your client wants to move home or remortgage to another lender in the next few months, or they're already in the process of moving home. Pre-booked deals can't be ported. If your client moves home and they've got 9 months or less on their current deal at the time of application, they can choose a new product and we'll waive their ERC if they're borrowing the same amount or more.
- Your client has multiple loan parts on their mortgage and the end dates of their existing deals are within the next 4 to 5 months. You need to review the impact of pre-booking a deal on one loan part. If you pre-book a deal on one loan part, no other loan parts can be changed until that new deal starts, unless you cancel the pre-booked deal.

 If your client isn't eligible to transfer online (or falls into 1 of the situations above), our Retention Support Team can provide you with details of mortgage rates. If your client wishes to proceed with a new deal, they'll need to call us directly on **0800 092 3881**.

**Please note:** We regularly review our eligibility criteria and may make changes in the future.

### Not eligible for our online service

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

- The remaining term on any loan is less than 2 years and 6 months.
- The combined outstanding balance is less than £1,000.
- Your client currently has arrears on their mortgage.
- The mortgage is a Flexible Offset.
- 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. One mortgage account holder can't act on behalf of another.
- Your client has an active Mortgage Charter change in place.

# View mortgage details or submit a product transfer

## 1. Log on



## 2. Review mortgage



## 3. Review deals



## 4. Submit request



## 5. Paperwork


- Once you've got your client's consent to log in on their behalf, enter their mortgage account number, surname, date of birth, and mortgaged property postcode.

- In this section you can:
- review all your client's existing mortgage loans with us including product end dates for all loans.
  - review the valuation we're using. If your client's made big changes to their home that could have increased its value, please [contact us](#).
  - identify which loans are eligible for transfer.
  - If eligible, select which loan(s) your client wishes to transfer.

- In this section you can:
- review the mortgage products available.
  - obtain and print a quote.
  - choose the mortgage product your client wishes to transfer to.

- Enter the client fee (if applicable).
- Review the important information detailed on the 'Important information' and accept the declarations.
- Submit request. There's no commitment to transfer the mortgage until you've accepted the offer.
- 'Your transfer summary' screens will confirm the next steps.

- Product transfer offers are automatically generated.
- You'll receive an email to view and accept the offer electronically. You'll have 14 days to confirm acceptance.
- You must accept the offer on your client's behalf as they won't be able to.

 For security reasons, you'll only have 5 attempts to correctly enter your client's credentials before you're locked out. To unlock your access you'll need to call our help desk on **0800 085 1339**. It can take up to 72 hours for the account to unlock.

How to view  
mortgage  
details or  
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02

# What you'll need to proceed

To view your client's mortgage details, or submit a transfer request online you'll need your client's permission to sign in using the following personal details:

- **Mortgage account number** – this can be found on your client's latest mortgage statement or in Mobile or Online Banking.
- Surname
- Date of birth

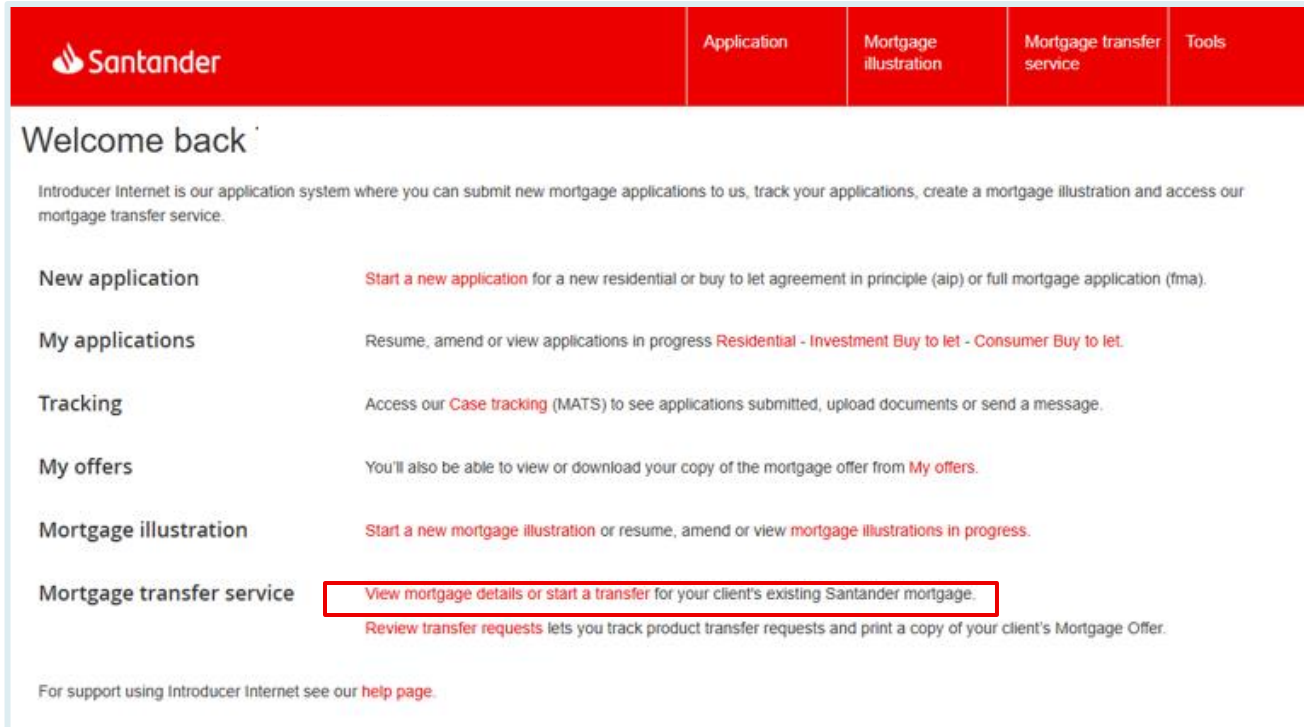
## Important information

- You'll need to confirm within Introducer Internet that you're providing your client with an advised level of service.
- For security reasons, you'll only have 5 attempts to correctly enter your client's credentials before you're locked out. To unlock your access, you'll need to call our help desk on **0800 085 1339**. It can take up to 72 hours for the account to unlock.

How to view mortgage details or submit a product transfer

# Online Mortgage Transfer Service


You can access the Online Mortgage Transfer Service through Introducer Internet.



The screenshot shows the Santander Introducer Internet interface. At the top, there is a red navigation bar with the Santander logo on the left and five menu items: Application, Mortgage illustration, Mortgage transfer service, and Tools. Below the navigation bar, the main content area is titled "Welcome back". A paragraph of text explains that Introducer Internet is an application system for submitting mortgage applications, tracking them, creating mortgage illustrations, and accessing the mortgage transfer service. Below this, there are six menu items with descriptions:


- New application**: Start a new application for a new residential or buy to let agreement in principle (aip) or full mortgage application (fma).
- My applications**: Resume, amend or view applications in progress Residential - Investment Buy to let - Consumer Buy to let.
- Tracking**: Access our Case tracking (MATS) to see applications submitted, upload documents or send a message.
- My offers**: You'll also be able to view or download your copy of the mortgage offer from My offers.
- Mortgage illustration**: Start a new mortgage illustration or resume, amend or view mortgage illustrations in progress.
- Mortgage transfer service**: View mortgage details or start a transfer for your client's existing Santander mortgage. Review transfer requests lets you track product transfer requests and print a copy of your client's Mortgage Offer.

At the bottom of the main content area, there is a link for support: For support using Introducer Internet see our help page.

 Click here to view all your client's mortgage details or submit a product transfer request.

# Confirm you have client's permission

The screenshot shows the Santander website interface for the mortgage transfer service. At the top, there is a red navigation bar with the Santander logo and four menu items: 'Application', 'Mortgage illustration', 'Mortgage transfer service', and 'Tools'. Below the navigation bar, a breadcrumb trail reads 'You are in Mortgage transfer service > New application > Start a transfer'. The main heading is 'Mortgage transfer service'. A large white box contains the following text: 'I confirm the following', 'I have my clients' permission to:', a bulleted list with three items ('Sign in using their personal details', 'Review the mortgage deals available to them', and 'Submit a product transfer request and accept it on their behalf'), 'If I submit a product transfer request I will provide my client with an advised level of service.', and 'This product transfer request will not represent a conflict of interest and is not being submitted in my own name.'. A red button labeled 'I Agree >' is located at the bottom right of the white box. The third item in the bulleted list is highlighted with a red rectangular border.

 You'll need to confirm your client is happy for you to submit a product transfer request and accept it on their behalf.

# Getting started

**Santander** Application Mortgage illustration Mortgage transfer service Tools

Start a transfer

You are in Mortgage transfer service > New application > Getting started

## Getting started

You can transfer your client's existing Santander mortgage to a new deal if:

- Their existing deal is ending within the next 4 months, OR
- They're on a base rate tracker mortgage, OR
- They're on our Standard Variable Rate (SVR) or Follow-on Rate (FoR).
- They don't have a Flexible Offset mortgage.
- They don't want to make any changes to their existing mortgage, for example
  - Borrow more or make an overpayment.**
  - Change the term or method of repayment.
- They're not in the process of moving home, or considering moving home within the next six months.

To sign in securely you'll need to enter your clients:

- Mortgage account number – this is shown on their most recent letter from Santander, on their annual mortgage statement or in the Mortgage area of online banking.
- Surname
- Date of birth
- Mortgaged property postcode

By clicking 'Accept and continue' you confirm your client is happy to proceed based on the information provided above.

**Accept and continue**

**i** If your client wants to make an overpayment without paying an ERC or affecting their 10% overpayment allowance, this must be done before you submit the product transfer request. Please refer to the 'Overpayment with a product transfer' section on our [Product transfers](#) page.

**i** Confirm eligibility criteria with your client. By clicking on 'Accept and continue' you're confirming that your client is happy to proceed.

# Sign in (part 1 of 2)

The screenshot shows the Santander mortgage transfer service interface. At the top, there is a red navigation bar with the Santander logo and four menu items: 'Application', 'Mortgage illustration', 'Mortgage transfer service', and 'Tools'. Below this, a breadcrumb trail reads 'You are in Mortgage transfer service > New application > Sign in'. On the left, a sidebar menu includes 'Start a transfer', 'Getting started', 'Sign in' (highlighted in red), 'Current mortgage', 'Mortgage options', 'Mortgage quote', 'Important information', and 'Transfer summary'. The main content area is titled 'Sign in' and contains the following text: 'Please complete the following to sign in securely: Mortgage account number - Your clients can find this on the most recent letter from Santander, on their annual mortgage statement or in their Online Banking. Please select the account number prefix from the options below and type the remaining digits.' Below this text is a form with a 'Prefix' dropdown menu showing options 'ANMF', '091586', and '0915862'. To the right of the dropdown is an 'Account Number' input field. At the bottom of the form are 'Back' and 'Continue' buttons.

**i** You can find the mortgage account number on your client's latest mortgage statement, a letter they've recently received about their mortgage, or in Mobile or Online Banking.

After selecting the account number prefix, enter the digits that appear directly after the prefix e.g. 12345678.


**!** Most existing Santander customers who meet our eligibility criteria will have access to our Online Mortgage Transfer Service.

You may not be able to access the tool for some of your clients due to the complex or unique nature of their mortgage. If your client isn't eligible, this message will be displayed.

**!** The mortgage account number you have provided has not been recognised as eligible to use this online service. Please check your client's account number and try again. If you have entered the account number correctly, your client does not meet the eligibility criteria to use this online service.


# Sign in (part 2 of 2)

The screenshot shows the Santander mortgage transfer service interface. At the top, there is a red navigation bar with the Santander logo and four menu items: 'Application', 'Mortgage illustration', 'Mortgage transfer service', and 'Tools'. Below the navigation bar, a breadcrumb trail reads 'You are in Mortgage transfer service > New application > Sign in'. On the left side, there is a vertical sidebar with a red header 'Start a transfer' and several menu items: 'Getting started', 'Sign in' (highlighted with a red arrow), 'Current mortgage', 'Mortgage options', 'Mortgage quote', 'Important information', and 'Transfer summary'. The main content area is titled 'Sign in' and contains a form with the following fields: 'Mortgage account number' (with a red asterisk and a note: 'Your clients can find this on the most recent letter from Santander, on their annual mortgage statement or in their Online Banking.' and the value 'ANMF39500920'), 'Surname' (with a red asterisk and an empty input field), 'Date of birth' (with a red asterisk and an empty input field), and 'Mortged property postcode' (with a red asterisk and an empty input field). At the bottom of the form, there are two buttons: 'Back' and 'Continue'.

 You'll need to provide your client's surname, date of birth (either applicant) and mortgaged property postcode.

 Most existing Santander customers who meet our eligibility criteria will have access to our Online Mortgage Transfer Service.

You may not be able to access the tool for some of your clients due to the complex or unique nature of their mortgage. If your client isn't eligible, this error message will be displayed.

 One or more of the items that you have entered does not match our records. Please check your client's details and try again.

# How to view mortgage details only

03

# Your current mortgage (no loan parts eligible to transfer)

The screenshot shows the Santander mortgage transfer service interface. The top navigation bar includes 'Application', 'Mortgage illustration', 'Mortgage transfer service', and 'Tools'. The left sidebar has options like 'Start a transfer', 'Getting started', 'Sign in', 'Current mortgage', 'Mortgage options', 'Mortgage quote', 'Important information', and 'Transfer summary'. The main content area is titled 'Current mortgage' and features a warning message: 'This valuation is for information only and a higher valuation won't change the deals your client can get.' Below this, it states 'All details correct as at Tuesday, 12 August 2025' and lists key figures: Property value we're using (£ 651392), Total mortgage balance (£ 276374.74), Monthly mortgage payment (£ 1494.86), and Overall remaining term (5 Years, 4 Months). A section titled 'Current mortgage details' includes a table with columns for Loan, Outstanding balance, Monthly payment, Remaining term, Current interest rate, Product end date, Repayment method, Eligible to transfer, and Include in transfer. The table contains three rows of data, with the 'Product end date' and 'Eligible to transfer' columns highlighted by red boxes.

Loan	Outstanding balance	Monthly payment	Remaining term	Current interest rate	Product end date	Repayment method	Eligible to transfer	Include in transfer
1	£240,000.00	£858.00	5 years, 4 months	4.29%	02 Jan 2027	Interest Only	No	N/A
2	£5,436.51	£95.18	5 years, 4 months	4.29%	02 Jan 2027	Capital and Interest	No	N/A
3	£30,938.23	£541.68	5 years, 4 months	4.29%	02 Jan 2027	Capital and Interest	No	N/A

! Check if a change to the valuation will impact the deals available to your client.

i You'll be able to view all your clients mortgage details, including those outside of the product transfer window. You will also be able to see the product end date for each loan part.

Where there are no loan parts eligible for transfer, you'll see N/A in the 'Include in transfer' column and no continue button.

How to view  
mortgage  
details and  
continue to  
submit a  
product transfer

04

# Your current mortgage (loan parts eligible to transfer)

The screenshot shows the Santander mortgage transfer service interface. The top navigation bar includes 'Application', 'Mortgage illustration', 'Mortgage transfer service', and 'Tools'. The left sidebar has options like 'Start a transfer', 'Getting started', 'Sign in', 'Current mortgage', 'Mortgage options', 'Mortgage quote', 'Important information', and 'Transfer summary'. The main content area is titled 'Current mortgage' and includes a warning message: 'If your client's made big changes to their home that could have increased its value, like an extension or loft conversion, the value may be higher than what we're using. This could change the deals your client can get. So you should contact us.' Below this, it states 'All details correct as at Tuesday, 12 August 2025' and lists mortgage details: Property value we're using (£ 651392), Total mortgage balance (£ 276374.74), Monthly mortgage payment (£ 1494.86), and Overall remaining term (5 Years, 4 Months). A section titled 'Current mortgage details' asks to select loans to transfer to a new deal. A table below shows two loan parts with columns for Loan, Outstanding balance, Monthly payment, Remaining term, Current interest rate, Product end date, Repayment method, Eligible to transfer, and Include in transfer. The 'Product end date' and 'Eligible to transfer' columns are highlighted with red boxes.

Loan	Outstanding balance	Monthly payment	Remaining term	Current interest rate	Product end date	Repayment method	Eligible to transfer	Include in transfer
1	£9,836.02	£384.01	2 years, 4 months	7.5%		Capital and Interest	Yes	<input type="checkbox"/>
2	£20,352.93	£270.82	7 years, 4 months	4.38%	02 Oct 2031	Capital and Interest	No	N/A

! Check if a change to the valuation will impact the deals available to your client.

! When eligible, tick the 'Include in transfer' box for each loan part your client would like to review.

How to view mortgage details and continue to submit a product transfer

# Your mortgage options

**Santander** Application Mortgage illustration Mortgage transfer service Tools

**Start a transfer** You are in Mortgage transfer service > New application > Mortgage options

## Mortgage options

✓ Getting started  
✓ Sign in  
✓ Current mortgage  
**Mortgage options**  
Mortgage quote  
Important information  
Transfer summary

All details correct as at Tuesday, 18 February 2025  
Total mortgage balance  
**£ 184500**  
Monthly mortgage payment  
**£ 833.02**  
Overall remaining term  
**3 Years, 8 Months**

Detailed below are the mortgage options we have available.

**Fixed rate options:**

Term	Initial rate	Base rate differential	Monthly cost	Product fee	
2 Year	3.99%	n/a	£787.19	£1,749.00	<a href="#">More info</a>
2 Year	4.14%	n/a	£783.44	£999.00	<a href="#">More info</a>
3 Year	4.18%	n/a	£795.11	£999.00	<a href="#">More info</a>
3 Year	4.37%	n/a	£803.02	£0.00	<a href="#">More info</a>
1 Year	4.4%	n/a	£804.27	£499.00	<a href="#">More info</a>
2 Year	4.61%	n/a	£813.02	£0.00	<a href="#">More info</a>

**Tracker rate options:**

Term	Initial rate	Base rate differential	Monthly cost	Product fee	
2 Year	4.6%	+0.1%	£812.01	£999.00	<a href="#">More info</a>
Lifetime	5.02%	+0.52%	£830.11	£999.00	<a href="#">More info</a>

**Variable rate options:**

Term	Initial rate	Base rate differential	Monthly cost	Product fee	
Standard Variable Rate	6.75%	n/a	£902.19	£0.00	<a href="#">More info</a>

[Back](#)

! Click on the 'More info' button to see the indicative cost for each loan selected.

! If there's a product fee, your client can pay this fee electronically. If the product fee is added to the loan, the added fee will attract interest over the term. Your client can repay the product fee up to 21 days after completion without incurring any interest on the product fee. This doesn't impact the ERC overpayment allowance.

# Your mortgage quote

**Santander** Application Mortgage illustration Mortgage transfer service Tools

**Start a transfer** You are in Mortgage transfer service > New application > Mortgage quote

### Mortgage quote

This quote is for illustrative purposes only. You and your client should read the product transfer offer which includes the APRC for comparison purposes before making a final decision.

If your client chooses a product transfer they won't have to pay the Mortgage Account Fee (sometimes known as an Exit Fee) at this time, which is currently £225.

You have selected a **Fixed rate mortgage**

**Initial rate**  
4.16%

**Product code**  
F911J

**Initial rate period ends on**  
02/06/2028

Then changing to Santander's Standard Variable Rate (currently)  
6.75%

**Product fee**  
£ 999

**Pay product fee**  
Please select how the fee will be paid.  
Where the product fee is added, they'll pay interest on this amount over the term of the mortgage, unless they repay this fee within 21 days of the new deal starting. This won't impact their ERIC allowance.

Upfront

**Total monthly mortgage payment**  
The first few monthly payments may vary, but will be aligned by the third month to the amount shown.  
£ 788.59

**Early repayment charge** ⓘ

Step	Percentage of Outstanding Balance	End Date
1	2%	02/06/2027
2	1%	02/06/2028

**Outstanding mortgage balance**  
£ 185499

**Remaining term**  
3 years, 9 months

The table shows a breakdown of how each loan part makes up the total monthly mortgage payment above.

Loan	Outstanding balance	Outstanding term	Changing to the new deal	Monthly payment breakdown
1	£50,969.00	3 years, 4 months	Yes	£177.65
2	£134,530.00	3 years, 8 months	No	£610.94

Please print this page for your records.  
This quote is for illustrative purposes only.



If you want to print this page for your records. This will be the only chance to do so as the details are not saved once you press 'Continue'.

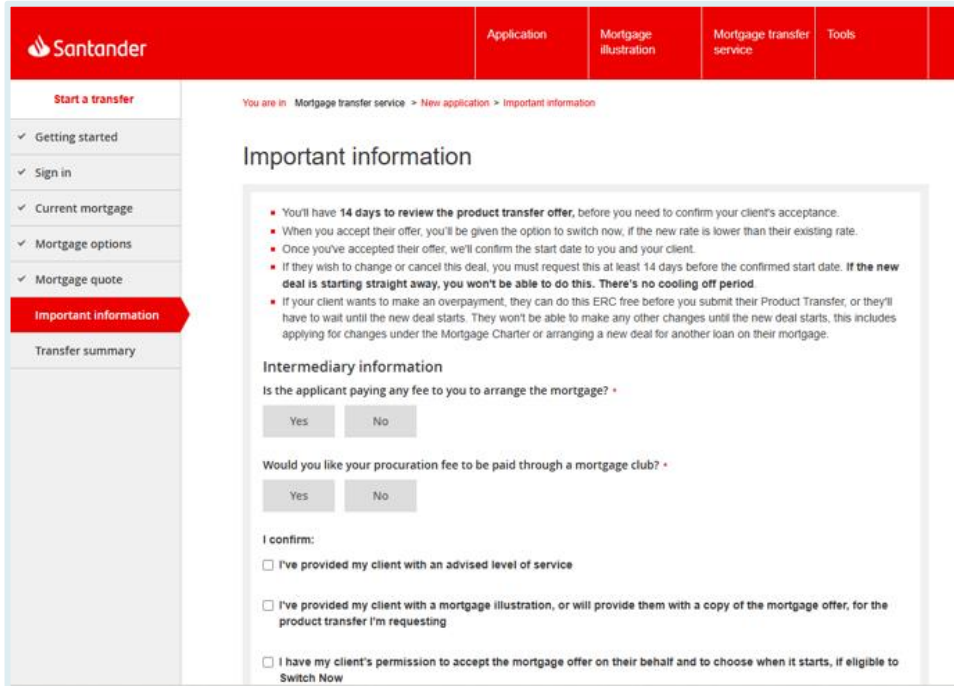


If you want a quote on another deal, click 'Back' and choose a different product.



You can see our product transfer rates on sourcing systems where you can create a mortgage illustration.

# Important information (part 1 of 2)



**i** The 'Important information' explains details about the product transfer and when the new rate will start. It's important that you cover this with your client:

Current deal	New rate?	When do they change to the new deal?
Fixed rate or short-term tracker	Lower	You and your client will <b>get to choose</b> if you want the new deal to start straightaway, (the date you accept the offer), or wait until the day after their current deal ends*
Fixed rate or short-term tracker	Same or Higher	Day after their current deal ends*
Standard Variable Rate, Follow-on Rate 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.

**i** If you're charging your client a fee for arranging this product transfer, please enter the amount in this section.

You must confirm you've provided an 'advised level of service' and that your client is happy for you to accept the product transfer offer on their behalf and choose when it starts, based on the important information that's displayed above.

Please note: if the new deal starts straightaway, you and your client won't be able to change or cancel the deal. There's no cooling off period.

# Important information (part 2 of 2)

### Keeping you and your client updated

Please provide your client's email address so we can keep them updated with how their product transfer is progressing.

Client's email address \*

Confirm client's email address \*

Your email address \*

Confirm your email address \*

If you would like tracking information to be sent to your administrator please enter their email address


Your administrator's email address

Confirm your administrator's email address

Back

Confirm

 You must provide your client's email address so that we can keep them updated with how their product transfer is progressing.

We'll only use your client's email address to send details about their product transfer.

Enter your administrator's email address (if applicable) so we can keep them up to date at each stage of the process.

# Your transfer summary

**Santander** Application Mortgage illustration Mortgage transfer service Tools

You are in Mortgage transfer service > New application > Transfer summary

## Transfer summary

**Your transfer request has been submitted**  
Your unique transfer reference number is 10039488

Your Fixed rate mortgage

Initial rate	Initial rate period ends	Standard Variable Rate	Product fee	Early repayment charge	Outstanding balance	Remaining term	Monthly payment
4.18%	02/06/2028	6.75%	£999.00	Fixed at 2.00% until 02/06/2027	£185,499.00	3 years, 8 months	£798.59

**What happens next**

- We'll email you shortly to let you know your client's product transfer offer is ready to review and accept online.
- You'll have 14 days to consider the offer, before you need to accept it on their behalf. If the new rate is lower than their existing one, you'll also need to choose when the new deal will start.
- Please read the offer carefully to ensure you're happy with it.
- You can download, save, and print the offer as many times as you like before the acceptance deadline.
- Updates on the progress of the product transfer will be sent to you and your client, including the date the new deal will start.
- You'll be able to view and track this product transfer using the 'Review transfer requests' screen in Introducer Internet.

**Finish**

IMPORTANT! Please read the information detailed within the 'What happens next' section as you'll need to accept the product transfer offer on behalf of your client.

Clicking 'Finish' will close the application.

Where to get  
more help

05

Where to get more help

## Contact us



Visit our Santander for Intermediaries website > Products and criteria > Product transfers.



You can speak to your [dedicated contact](#) or Live Chat with one of our Relationship Managers for help with any issues.



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