

Intermediaries and investment
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Existing Santander mortgage customers moving home guide



Contents

This guide shows you a couple of options available to your clients who already have a Santander mortgage and are moving home.

1. [Port an existing product](#)
2. [Choose a new product](#)

We pay a **procuration fee** on the full loan amount, whether your client is porting an existing product or choosing a new product! Some exclusions may apply.



Port an existing product

01

Port an existing product

Porting

Porting is when an existing Santander mortgage customer moves home and transfers their mortgage product for the remainder of its term.

Key criteria

- Products can only be ported when it's for the purchase of a property. It's **not** possible to port a product to a property that's owned mortgage-free or is being remortgaged.
- Porting applications are always subject to the conditions for transferring the loan to a new mortgage in your client's mortgage terms and conditions.
- The applicants and the property must meet our current lending policy and we'll do a full credit assessment.

Call our [Broker Support Team](#) so they can help you with your application, making the process easier for you and your client.

My client is borrowing more

- Top-up borrowing can be taken from any product in our new business range.
- Total borrowing can't be more than the maximum loan size of the top-up product selected (e.g. where £200k is being ported and an extra £60k is being borrowed, the maximum loan size of the top-up product will need to allow for the combined borrowing of £260k).

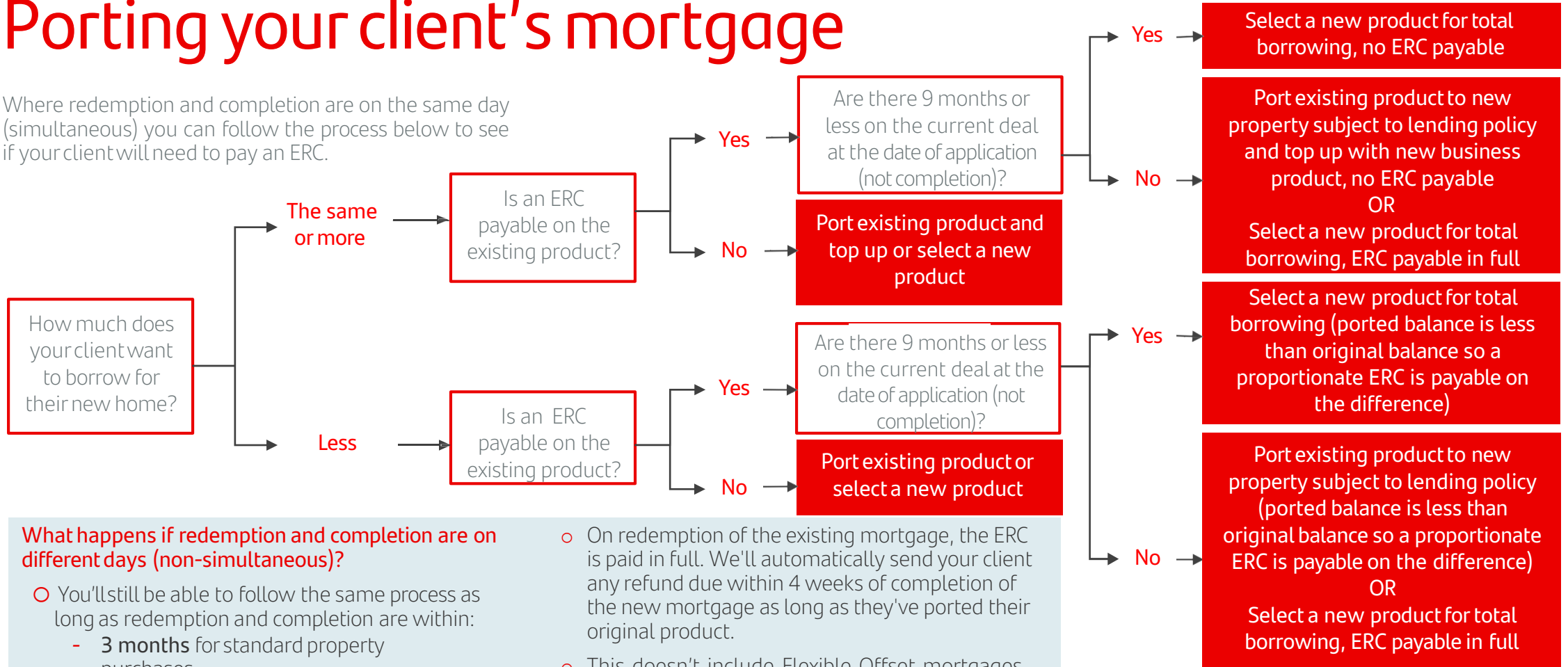
My client is borrowing the same or less

- If an ERC applies to the ported product, a portion of the ERC will be payable on the amount that isn't ported, e.g. if current balance is £100,000 and new mortgage is £90,000, we'll charge an ERC on the £10,000 difference. Your client's 10% overpayment allowance can't be used to reduce the mortgage balance as part of the sale and purchase transaction.

Port an existing product

Porting your client's mortgage

Where redemption and completion are on the same day (simultaneous) you can follow the process below to see if your client will need to pay an ERC.



What happens if redemption and completion are on different days (non-simultaneous)?

- You'll still be able to follow the same process as long as redemption and completion are within:
 - **3 months** for standard property purchases
 - **9 months** for new build property purchases

- On redemption of the existing mortgage, the ERC is paid in full. We'll automatically send your client any refund due within 4 weeks of completion of the new mortgage as long as they've ported their original product.
- This doesn't include Flexible Offset mortgages which must redeem and complete on the same day (simultaneous).

Port an existing product

Top tips to help your clients through the porting process

Stage of application What you need to know

Before you start an application

- You'll need to know the following **details you client's existing mortgage** with Santander:
 - Mortgage account number (your client can find this on their annual mortgage statement or via Mobile and Online Banking.banking)
 - existing loan amount,
 - product code, and
 - start date
- To avoid delays, this information needs to be as accurate as possible.

Mortgage illustration

- In Introducer Internet:
 - **Mortgage illustration > Loan details** - choose the customer type as 'Loyal Mover' and select 'Yes' to 'Porting product?'
 - **Mortgage illustration > Product details** - provide the correct porting product code, balance and start date.

Agreement in principle

- In Introducer Internet:
 - **New application > Policy check** - choose 'Name of the lender' as 'Santander' .
 - **Personal > Applicant details** - accurately enter the mortgage account number and carefully enter the applicant names and dates of birth.
 - **Loan required > Loan breakdown** - provide an accurate split of loan parts including the correct porting product code, balance and start date.

Full mortgage application

- In Introducer Internet:
 - **Loan required > Loan details** - confirm the accurate split of loan parts, including the correct porting product code, balance and start date.
 - **Loan required > Loan breakdown** - choose a new product for top-up if your client is borrowing more.

Did you know?

You or your administrator can get the existing loan amount, product code and start date, including the ERC balance if needed through Live Chat or by calling your Broker Support Team.



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 to find their details.



Live Chat with us about your existing applications.



Take a look at the other guides on our website for screen-by-screen guidance on submitting an application.



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

Choose a new
product

02

Choose a new product

Choose a new business product

Existing Santander mortgage customers moving home can choose a new business product for their total borrowing.

9 months or less left on current deal at time of first/initial submission of the full mortgage application

- If your client is borrowing the same amount or more, we'll waive the ERC in full.
- If your client is borrowing less, we'll charge an ERC on the amount they aren't moving onto the new product, e.g. if current balance is £100,000 and new mortgage is £90,000, we'll charge an ERC on the £10,000 difference. Your client's 10% overpayment allowance can't be used to reduce the mortgage balance as part of the sale and purchase transaction.

More than 9 months left on current deal at time of first/initial submission of the full mortgage application

- Any ERC must be paid in full.



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