

Intermediaries and investment  
professionals only: not for public  
distribution

May 2026

# How to submit a Buy to Let application guide

# Contents

This guide shows you how to submit a new Buy to Let (BTL) application on Introducer Internet and takes you step-by-step through each of the screens you need to complete.

The scenario covers a joint BTL application where the applicants are existing Santander mortgage customers looking to remortgage a BTL.

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2. [Starting a new application](#)
3. [Completing the full mortgage application](#)
4. [Where to get more help](#)



# Logging on and navigation


01

# Welcome

On this page, you can log on to Introducer Internet.

THIS WEBSITE IS FOR USE BY FCA AUTHORISED INTERMEDIARIES ONLY.

[Log on](#)

 [Log on](#) [Registration](#) [About this site](#)

### Welcome

Welcome to Santander for Intermediaries Introducer Internet, where you can submit new mortgage applications to us, track your applications, create KFI's and access our mortgage transfer service.

This site is for intermediaries and investment professionals only. If you are not an intermediary and would like information on our products and services, please visit [www.santander.co.uk](http://www.santander.co.uk)

### Registered users

Already registered for Introducer Internet? [Log on](#)


### Existing introducers

On our intermediary panel but not yet registered to use Introducer Internet? [Register](#)


### New introducers

If you're not currently on our intermediary panel you can find out more information on our [website](#)

Products	Help and support	Santander	Santander sites
<ul style="list-style-type: none"><li>• Products and criteria</li><li>• Calculators and forms</li><li>• Submit and track business</li><li>• Literature</li><li>• Help and support</li></ul>	<ul style="list-style-type: none"><li>• Accessibility</li><li>• Contact us</li><li>• Site map</li><li>• Terms of business</li></ul>	<ul style="list-style-type: none"><li>• About us</li><li>• Anti-bribery</li><li>• Cookie policy</li><li>• Important information</li><li>• Meet the team</li><li>• Treating customers fairly</li></ul>	<ul style="list-style-type: none"><li>• Santander</li><li>• Current Accounts</li><li>• Cater Allen</li></ul>

 Click on 'Log on' to access Introducer Internet.

 If you're registered with us but haven't yet used Introducer Internet, you'll need to click on 'Registration' first.

 Useful links to our website [santanderforintermediaries.co.uk](http://santanderforintermediaries.co.uk) appear on every page of Introducer Internet and they'll open as a new window.


## Logging on and navigation

# Logon

You'll then be asked to enter your login details.

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[Log on](#)

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### Introducer log on

Please enter your details below to access the introducer website

Introducer ID [?](#)

Password [?](#)

Passcode [?](#)

[Log on](#)

If you have forgotten your password you will need to re-register to use this site

[Register as a new user](#)

#### Products

- Products and criteria
- Calculators and forms
- Submit and track business
- Literature
- Help and support

#### Help and support

- Accessibility
- Contact us
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#### Santander

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- Cater Allen


## Logging on and navigation

# Homepage

The homepage explains and gives quick access to all Introducer Internet features.

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 [Application](#) [Mortgage illustration](#) [Mortgage transfer service](#) [Tools](#)

### Welcome back Intermediary Demo


Introducer Internet is our application system where you can submit new mortgage applications to us, track your applications, create a mortgage illustration and access our mortgage transfer service.

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


For support using Introducer Internet see our [help page](#).

 [Application](#) [Mortgage illustration](#) [Mortgage transfer service](#) [Tools](#)


<b>New application</b>	<b>My applications</b>	<b>Tracking</b>	<b>My expired applications</b>
<a href="#">Start a new application</a>	<a href="#">Residential applications in progress</a> <a href="#">Investment buy to let applications in progress</a> <a href="#">Consumer buy to let applications in progress</a> <a href="#">Review applications awaiting approval</a>	<a href="#">My offers</a> <a href="#">Case tracking</a>	<a href="#">Residential expired applications</a> <a href="#">Investment buy to let expired applications</a> <a href="#">Consumer buy to let expired applications</a>

 [Application](#) [Mortgage illustration](#) [Mortgage transfer service](#) [Tools](#)

<b>New application</b>	<b>My applications</b>
<a href="#">Start a new mortgage illustration</a>	<a href="#">Mortgage illustrations in progress</a>

 [Application](#) [Mortgage illustration](#) [Mortgage transfer service](#) [Tools](#)

<b>New application</b>	<b>My applications</b>
<a href="#">Start a transfer</a>	<a href="#">Review transfer requests</a>

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<b>Administrative users</b>	<b>User tools</b>
<a href="#">Request a new admin user</a> <a href="#">Review my admin user requests</a> <a href="#">Manage my admin users</a>	<a href="#">Change password</a>



Here's an overview of what's behind the main navigation.

# Starting a new application

02

## Starting a new application

# How to start a new application

Click on 'Start a new application' on the homepage or click Application > Start a new application from the main navigation.

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[Log off](#)

**Welcome back Intermediary Demo**

Introducer Internet is our application system where you can submit new mortgage applications to us, track your applications, create a mortgage illustration and access our mortgage transfer service.

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

For support using Introducer Internet see our [help page](#).

<b>New application</b>	<b>My applications</b>	<b>Tracking</b>	<b>My expired applications</b>
<a href="#">Start a new application</a>	<a href="#">Residential applications in progress</a> <a href="#">Investment buy to let applications in progress</a> <a href="#">Consumer buy to let applications in progress</a> <a href="#">Review applications awaiting approval</a>	<a href="#">My offers</a> <a href="#">Case tracking</a>	<a href="#">Residential expired applications</a> <a href="#">Investment buy to let expired applications</a> <a href="#">Consumer buy to let expired applications</a>


## Starting a new application

# Application type

On this page, you can choose to start a new Buy to Let agreement in principle.

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[Log off](#)

 Application Mortgage illustration Mortgage transfer service Tools

### Application type

1 Application type > 2 Advisor declaration > 3 Policy check > 4 Application details

Please select the type of application you wish to create below:-

Residential	Buy to Let Investment Property	Consumer Buy to Let
		
	<input checked="" type="checkbox"/> This mortgage is for business purposes for long term income and/or asset growth.	<input type="checkbox"/> You are not undertaking this for business purposes. <input type="checkbox"/> You do not own another property that you let. <input type="checkbox"/> This is a remortgage application.
<a href="#">Continue</a>	<a href="#">Continue</a>	<a href="#">Continue</a>

 Choose the application type and click 'Continue'.

# Starting a new application

# Declaration

This page explains the requirements which must be accepted before you can continue the application.

## Advisor declaration



- This declaration applies to the intermediary who is advising on this application. If the application is being input by the intermediary's administrator(s) all references to 'I' in this declaration refer to the intermediary and not the administrator. Where the application is being input by an administrator, the administrator must agree to the administrator declaration.
- I am authorised to act as agent of and on behalf of the applicant(s) in connection with this application for an agreement in principle.
- I confirm that I am acting within my authority and that I have made the applicant(s) aware that whether or not they become a customer, all the information they give to you, Santander UK plc, or that you hold on them, may be shared with and used by your group of companies, your associated companies, service providers or agents who may be located in other countries. They understand that you will use their personal data as described in the Customer Declaration which I have provided to them to sign.
- I confirm that each applicant has agreed for their information to be used in this way to process this agreement in principle and for you to release information relating to this application to me.
- I confirm that I have made each applicant aware of the following:

### 1. Credit reference agencies

- I confirm that I have made each applicant aware that:

In order to process their application and any future increase in the credit limit that's available to them, you'll perform credit and identity checks on them with one or more credit reference agencies. To do this you'll supply their personal data to the credit reference agencies and the credit reference agencies will give you information about them. When you carry out a search at the credit reference agencies, the credit reference agencies will place a footprint on each applicant's credit file. When an agreement in principle is submitted you will make an enquiry search, also known as a soft or quotation credit search. This has no effect on the applicant's credit score and ability to get credit, and lenders are unable to see this if they search their credit file.

If a full mortgage application is submitted you will register a full credit enquiry, also known as a hard credit search. This credit search will be viewable by other lenders and may affect each applicant's ability to get credit elsewhere within a short period of time. If their situation changes during the application process a further search may be required.

Whether or not an agreement in principle or a full mortgage application is submitted, a financial association link between joint applicants will be created at the credit reference agencies. This will link their financial records and be taken into account in all future applications by either or both applicants until either of them apply for a notice of disassociation with the credit reference agencies.

If their application is successful you'll also continue to exchange information about them with credit reference agencies on a monthly basis while they have a relationship with you. The credit reference agencies may in turn share their personal information with other organisations. Details about their application (whether or not it's successful) will be recorded and you'll give details of their accounts and how they manage them to credit reference agencies. If they do not repay any debt in full or on time, the credit reference agencies will record the outstanding debt and supply this information to others performing similar checks, to trace the applicant's whereabouts and to recover debts that they owe. Records remain on file for 6 years after they are closed, whether settled by the applicants or defaulted. The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet which can be found on [santander.co.uk](http://santander.co.uk) or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- [experian.co.uk/crain](http://experian.co.uk/crain)
- [equifax.co.uk/crain](http://equifax.co.uk/crain)
- [transunion.co.uk/crain](http://transunion.co.uk/crain)

### 2. Verifying their identity and fraud checks

- I confirm that I have made each applicant aware that:

The personal data you've collected from the applicant(s) at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify their identity. If fraud is detected, they could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how their personal data will be used by you and these fraud prevention agencies, and their data protection rights, can be found in the 'Using My Personal Data' booklet.

- I confirm that I am responsible for checking the accuracy of the information electronically transferred to your Introducer Internet site.
- I can confirm that the applicant(s) understands that you may credit score the applicant(s) by making a credit application search and wishes to proceed on this basis.
- I confirm that I hold an original signed Customer Declaration from the applicant (or if more than one, both or all of them) and that I will retain and make a copy available immediately to you on request.
- I have made them aware that they have a number of rights under data protection legislation and that more information can be found in the 'Using my Personal Data' booklet which is available from any Santander branch or online at [santander.co.uk](http://santander.co.uk).
- I confirm that all the information collected will be a true and accurate reflection of the applicant(s)'s circumstances and I will keep the information up to date during the application process.
- All applicants have been identified in accordance with the existing agreement with you.
- I have discussed the mortgage payments with the applicant(s) and can confirm that the applicant(s) can afford these payments.
- I, or my company, have all appropriate authorisations from the FCA necessary for this application. If the application arises as a result of the activities of another person then that person is also appropriately authorised by the FCA or is exempt from authorisation.
- I confirm that any photocopied documents (e.g. payslips) provided to you during the process of this mortgage application will be certified originals seen by me.
- I accept responsibility for the security of any information faxed to me (if I have chosen this method of transmission).
- I understand that any misrepresentation of applicant information is an offence.

### Administrator declaration

- This declaration applies only if an administrator is inputting the application on behalf of the intermediary. All references to 'I' in this declaration refer to the administrator. I confirm I have been nominated to access applicant data for the purpose of inputting applicant information to create, progress and track mortgage applications.
- I confirm I have the intermediary's permission to input applicant information, and that the intermediary has confirmed the appropriate Data Protection statement has been given to the applicant.
- I confirm that all information input into Introducer Internet will be a true and accurate reflection of the data collected by the intermediary.
- I confirm the information held on Introducer Internet will be confined to use by me and will not be shared with any other party, other than the nominated intermediary or other nominated administrator(s) for that intermediary.
- I understand that any misrepresentation of applicant information is an offence.

I Decline

I Accept

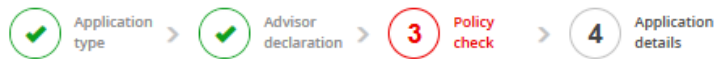
## Starting a new application

# Policy check

This page asks a series of high-level policy questions to check your application meets our basic criteria. Answer the questions carefully, clicking on the question mark for more information.



## Policy check



Please answer the following high level policy questions. You need to answer all the questions marked with a red asterisk (\*) throughout the application.

### BTL Policy

Is an assured periodic tenancy agreement (or Scottish, Welsh or NI equivalent) to be used? \*

Yes

No

Will the property be let to more than four named individuals on a single tenancy agreement; or will there be more than one tenancy agreement? \*

Yes

No

Is the application for a property subject to planning restrictions preventing occupation for 52 weeks a year? \*

Yes

No

Is the property being purchased by, from or connected to a Property Investment Club? \*

Yes

No

Is the application for a shared ownership, shared equity, sheltered accommodation, other low cost housing or key worker schemes, right to buy properties still within the discount repayment period, or a property subject to section 106 or similar restrictions? \*

Yes

No

Will either the property rent or the source of funds to repay the loan capital be in a foreign currency? \*

Yes

No

Do you (the Intermediary) hold the appropriate interim permission or authorisation from the FCA to allow you to submit this application to us? \* ?

Yes

No

## Starting a new application

# Application details

This page is dynamic based on the application type and customer profile.

### Application details

Application type > Advisor declaration > Policy check > **4** Application details

Please choose an application type \*

Single Joint

Mortgage type \*

Purchase Remortgage

Who owns the property to be remortgaged? \*

Both Jointly First Applicant Only Second Applicant Only

Is the property currently owned mortgage free? \* ?

Yes No

---

**Applicant 1**

Select employment type \* ?

Employed Self Employed Retired

---

**Applicant 2**

Select employment type \* ?

Employed Self Employed Retired Homemaker

[Create Application](#)

! This page must be completed carefully as the answers are used to build the rest of the application. Once you click 'Submit' you **can't** change the answers. If you make a mistake, you'll need to start a new application.

# Personal > Applicant details

This page is dynamic based on the application type and customer profile. You can enter the details here for **applicant 1**.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Applicant details](#)

### Applicant details

If you have a Santander account, please enter its number

**Title \*** ?

**First name \*** ?

**Do you have a middle name? \*** ?

**Surname \***

**Date of birth \*** ?

**Gender \***

**Marital status \***

**Has a previous name, maiden name or alias ever been used? \*** ?

## Starting a new application

# Personal > Contact details

On this page you can provide contact details for applicant 1.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Contact details](#)

### Contact details

Home telephone number

Work telephone number

[Back](#) [Continue](#)

Personal

✓ Mr D Application

✓ Applicant details

**Contact details**

Applicant 2

Applicant details

Contact details

Dependants details

Address details

Financial

Loan required

Existing lender

Declaration and submit

# Personal > Applicant details

On this page you can provide personal details for applicant 2.

**New Agreement in principle**

Personal

- Mr D Application
- Applicant details
- Contact details

Applicant 2

- Applicant details**
- Contact details
- Dependants details
- Address details

Financial

- Loan required
- Existing lender
- Declaration and submit

You are in [Application](#) > [My applications](#) > [Applicant details](#)

## Applicant details

If you have a Santander account, please enter its number

[Validate account](#)

Title \* ?

Mrs

First name \* ?

Demo

Do you have a middle name? \* ?

Surname \*

Application

Date of birth \* ?

01 / 01 / 1990

Gender \*

Marital status \*

Married

Has a previous name, maiden name or alias ever been used? \* ?

[Back](#) [Continue](#)

## Starting a new application

# Personal > Contact details

On this page you can provide your contact details for **applicant 2**.

**New Agreement in principle** You are in [Application](#) > [My applications](#) > [Contact details](#)

### Contact details

Home telephone number

<input type="text" value="01234"/>	<input type="text" value="5678910"/>
------------------------------------	--------------------------------------

Work telephone number

<input type="text"/>	<input type="text"/>
----------------------	----------------------

[Back](#) [Continue](#)

- Personal
- ✓ Mr D Application
- ✓ Applicant details
- ✓ Contact details
- ✓ Mrs D Application
- ✓ Applicant details
- Contact details**
- Dependants details
- Address details
- Financial
- Loan required
- Existing lender
- Declaration and submit

# Personal > Dependant details

On this page you can provide details of any financial dependants.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Dependants details](#)

## Dependants

Does any applicant have any financial dependants? \*

Yes  No

Please enter the total number of financial dependants and their ages

Number of financial dependants? \*

How old are the dependants? \*

Dependant 1

Dependant 2

# Personal > Address details

On this page you can provide your applicant's address details.

**New Agreement in principle** You are in [Application](#) > [My applications](#) > [Address details](#)

### Address details

Please provide details of your address(es) for the last three years by searching the postcode or inputting the full address where a postcode is not known.

Address 1

Postcode

--Please select an address--

--Please select an address--

Abbey, Santander House, 201 Grafton Gate East, Milton Keynes, MK9 1AN

Abbey National plc, Santander House, 201 Grafton Gate East, Milton Keynes, MK9 1AN

Ahmg43 Santander UK plc, Santander House, 201 Grafton Gate East, Milton Keynes, MK9 1AN

Alliance & Leicester, Santander House, 201 Grafton Gate East, Milton Keynes, MK9 1AN

 Enter the postcode and click the search icon, then choose the address or enter it manually.

## Starting a new application

# Personal > Address details

On this page you can provide your applicants' address details.

**New Agreement in principle** You are in [Application](#) > [My applications](#) > [Address details](#)

### Address details

Please provide details of your address(es) for the last three years by searching the postcode or inputting the full address where a postcode is not known.

**Address 1**


Santander House, 201, Grafton Gate East, Milton Keynes, Buckinghamshire, United Kingdom, MK9 1AN

[Clear address](#) [View details](#)

Mr D Application	Mrs D Application
Time at this address	Time at this address
<input type="text" value="3"/> - <input type="text" value="7"/>	<input type="text" value="3"/> - <input type="text" value="7"/>

[Add another address](#)

[Back](#) [Continue](#)

 Enter the length of time each applicant has lived at the address. We need at least 3 years' address history.

## Starting a new application

# Financial > Employment details

On this page you can provide the employment details for applicant 1.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Employment details](#)

### Employment details

**Mr D Application**

**Employment details**

Income details

Financial declaration

**Mrs D Application**

Self employment details

Business details

Income details

Financial declaration

Commitments

Budget planner

Loan required

Present housing

Declaration and submit

**Job title \***

**Contract type \***

**Start date \***

**Job entitles you to take part in a pension scheme \***


Yes  No


**Are you employed in the UK \***

Yes  No

**What is your selected/anticipated retirement age \***

[Back](#) [Continue](#)

 For more information, see our 'Retained/other properties user guide' where your clients have any other properties in the background.

 The maximum age at the end of the mortgage term can't exceed any applicant's **85th birthday**. We don't accept any applications where the applicant's selected retirement age is over 85.

# Financial > Income details

On this page you can provide full income details for applicant 1.

**New Agreement in principle** You are in Application > My applications > Income details

- Personal
- Financial
- Mr D Application**
- Employment details
- Income details**
- Financial declaration
- Mrs D Application**
- Self employment details
- Business details
- Income details
- Financial declaration
- Commitments
- Budget planner
- Loan required
- Present housing
- Declaration and submit

### Income details

Choose the applicant's income tax band, this should be based on their total income including their share of expected rental income from this property and from all other let properties.

Your clients should seek tax advice to understand the impact letting a property has on their tax liabilities.

For more information on income tax bands [Click Here](#)

**Tax band** ▾

20% ▾

Is all of the applicant's income in Sterling? ?

Yes  No

**Main annual income**

**Permanent employment - basic salary** ▾

£ 27,200

**Fixed term contract (PAYE)** ▾

£ 0

**Short-term renewable contract (PAYE)** ▾

£ 0

**Salary for director of a limited company** ▾

£ 0

**Net profit of a sole trader/partnership** ▾

£ 0

**Directors dividends** ▾

£ 0

**Private/company pensions and annuities** ▾

£ 0

**State pension** ▾

£ 0

**Employed in a family business** ▾

£ 0

[Back](#) [Continue](#)

# Financial > Financial declaration

On this page confirm the financial declaration for applicant 1.

**New Agreement in principle**

You are in Application > My applications > Financial declaration

## Financial declaration

Had a County Court Judgement registered against you? \* ?

Yes  No

Failed to maintain any credit agreements? \* ?

Yes  No

Had a property repossessed? \* ?

Yes  No

Been bankrupt or subject to an individual voluntary arrangement? \* ?

Yes  No

[Back](#) [Continue](#)

 If you answer 'Yes' to any of these questions, you'll be asked to provide more information.

# Financial > Self employment details

On this page you can provide self employment details for applicant 2.

**New Agreement in principle**

✓ Personal

Financial

✓ **Mr D Application**

✓ Employment details

✓ Income details

✓ Financial declaration

**Mrs D Application**

**Self employment details**

Business details

Income details

Financial declaration

Commitments

Budget planner

Loan required

Present housing

Declaration and submit

You are in [Application](#) > [My applications](#) > [Self employment details](#)

## Self employment details

**Self employment type \***

Sole trader

What is your selected/anticipated retirement age? \* ?

65

Net profit from most recent accounts \* ?

£ 35,000

Year end \* ?

04 / 2016

Previous years income available? \* ?

Yes  No

2015

£ 33,000

2014

£ 34000

[Back](#) [Continue](#)

 Select the appropriate self employment type.

# Financial > Business details

On this page you can provide business details for applicant 2.

**New Agreement in principle**

✓ Personal

Financial

✓ **Mr D Application**

✓ Employment details

✓ Income details

✓ Financial declaration

**Mrs D Application**

✓ Self employment details

**Business details**

Income details

Financial declaration

Commitments

Budget planner

Loan required

Present housing

Declaration and submit

You are in [Application](#) > [My applications](#) > [Business details](#)

## Business details

**Type of business \***

**Tax calculation forms/CIS25s available (years) \***

# Financial > Employment details

On this page you can provide employment details for applicant 2.

**New Agreement in principle** You are in Application > My applications > Income details

### Income details

Choose the applicant's income tax band, this should be based on their total income including their share of expected rental income from this property and from all other let properties.

Your clients should seek tax advice to understand the impact letting a property has on their tax liabilities.

For more information on income tax bands [Click Here](#)

**Tax band \***

20%

Is all of the applicant's income in Sterling? \*   Yes  No

**Main annual income**

**Permanent employment - basic salary \***

£ 0

**Fixed term contract (PAYE) \***

£ 0

**Short-term renewable contract (PAYE) \***

£ 0

**Salary for director of a limited company \***

£ 0

**Net profit of a sole trader/partnership \***

£ 35,000

**Directors dividends \***

£ 0

**Private/company pensions and annuities \***

£ 0

 The applicant's net profit is carried over from the previous pages.

## Starting a new application

# Financial > Financial declaration

On this page confirm the financial declaration for applicant 2.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Financial declaration](#)

## Financial declaration

Had a County Court Judgement registered against you? \* ?

Yes  No

Failed to maintain any credit agreements? \* ?

Yes  No

Had a property repossessed? \* ?

Yes  No

Been bankrupt or subject to an individual voluntary arrangement? \* ?

Yes  No

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- ✓ Personal
- Financial
  - ✓ **Mr D Application**
  - ✓ Employment details
  - ✓ Income details
  - ✓ Financial declaration
  - ✓ Mrs D Application
    - ✓ Self employment details
    - ✓ Business details
    - ✓ Income details
- Financial declaration**
- Commitments
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- Present housing
- Declaration and submit

 If you answer 'Yes' to any of these questions, you'll be asked to provide more information.

# Financial > Commitments

On this page you can provide the details of your applicants' financial commitments.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Financial commitments](#)

## Financial commitments

Do you have any current credit commitments? \* ?

Yes  No


**Credit Commitment 1**

<b>Commitment Type *</b>	<input type="text" value="Credit Card"/>	<input type="text" value="£ 3,000"/>
<b>Lender *</b>	<input type="text" value="Santander"/>	<input type="text" value="£ 90"/>
<b>Clearing prior to mortgage completion? *</b>	<input type="radio"/> Yes <input type="radio"/> No	
<b>Held by *</b>	<input type="text" value="1st Applicant"/>	

Total Balance **£ 3,000** Total Monthly Payments **£ 90**

[Add another credit commitment](#)

[Back](#) [Continue](#)

 All credit commitments will be factored into our affordability calculation regardless of whether or not they're being cleared on or before completion.

# Financial > Budget planner

On this page, complete your applicants' budget planner.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Budget planner](#)

## Budget planner

### Income and commitment breakdown

?

**Total combined net income \***

£	3,800
---	-------

**Monthly household expenditure \***

£	900
---	-----

**Other monthly committed expenditure \***

£	250
---	-----

**Existing life assurance/private health premiums \***

£	0
---	---

**Budget planner**

Loan required

Present housing

Declaration and submit

[Back](#) [Continue](#)

# Loan required > Loan details

On this page you can provide details of the loan your applicants require.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Loan details](#)

### Loan details

- ✓ Personal
- ✓ Financial
- Loan required
- Loan details**
- Loan purpose
- Loan breakdown
- Present housing
- Declaration and submit

**Mortgage required** \* ?

£ 200,000

**Purchase price/valuation** \* ?

£ 285,000

**Property usage** \*

Buy to let

**Monthly rental income** \*

£ 1,400

**Annual rent** \*

**£16,800**


**Type of product** \* ?


Fixed Rate less than 5 years

**Does the product have a cashback element?** \* ?

Yes No

[Back](#) [Continue](#)

 Select the type of product. If you're choosing a base rate tracker, select 'Standard variable rate'. None of our current products have a traditional percentage cashback benefit.

 Please make sure you enter the **monthly** rental income

# Loan required > Loan purpose

On this page you can provide details of the loan your applicants require.

**New Agreement in principle**

✓ Personal

✓ Financial

Loan required

✓ Loan details

**Loan purpose**

Loan breakdown

Existing lender

Declaration and submit

You are in [Application](#) > [My applications](#) > [Loan purpose](#)

## Loan purpose

**Loan purpose \***

BTL-Remortgage Only

### BTL Portfolio

Please enter how many let properties in total the applicant(s) will own on completion.

Please make sure you also include this application.

For joint applications we need to know how many let properties they will own on completion, this can be a combination of properties they own together, individually or with another person.


Including this application, how many let properties in total will the applicant(s) own on completion? \*

1

How many of these let properties will be mortgaged on completion? \*

1

[Back](#) [Continue](#)

 Please make sure you enter details of how many **let properties** the applicants will own on completion. Please see our lending criteria for more information.

# Loan required > Loan breakdown

On this page you can provide details of the loan your applicants require.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Loan breakdown](#)

## Loan breakdown

To pay back original amount borrowed on this property \* ?

£ 200,000

Total amount you wish to borrow  
£ 200,000


Estimated value of property  
£ 285,000

### Loan parts ?

Loan Part 1	Loan Amount *	Repayment Type *	Loan Term *
	£ 200,000	Interest Only - Pure	18 - 0

Total allocated £ 200,000

[Back](#) [Continue](#)

 To add another loan part press the button. You can split the loan into a maximum of 5 loan parts.

# Existing lender > Mortgage details

On this page you can provide details of the mortgage being remortgaged to us for **applicant 1**.

**New Agreement in principle**

✓ Personal

✓ Financial

✓ Loan required

Existing lender

✓ **Mr A Demo**

**Mortgage details**

Mrs A Demo

Mortgage details

Second lender or charge details

Declaration and submit

You are in [Application](#) > [My applications](#) > [Mortgage details](#)

## Mortgage details

**Current residential status \***

Owner

Do you own the property to be remortgaged?

**Yes**

Is the property currently owned mortgage free?

**No**

**Current BTL mortgage balance \***

£

# Existing lender > Mortgage details

On this page you can provide details of the mortgage being remortgaged to us for **applicant 2**.

**New Agreement in principle**

- ✓ Personal
- ✓ Financial
- ✓ Loan required
- Existing lender
  - ✓ **Mr A Demo**
  - ✓ Mortgage details
  - ✓ Mrs A Demo
  - Mortgage details**
  - Second lender or charge details
  - Declaration and submit

You are in [Application](#) > [My applications](#) > [Mortgage details](#)

## Mortgage details

**Current residential status \***

Owner|

Do you own the property to be remortgaged?

**Yes**

Is the property currently owned mortgage free?

No

**Current BTL mortgage balance \***

£ 200,000

# Existing lender > Existing/previous loan details

On this page you can provide details of your applicants' present housing situation.

**New Agreement in principle**

✓ Personal

✓ Financial

✓ Loan required

✓ Existing lender

✓ **Mr A Demo**

✓ Mortgage details

✓ **Mrs A Demo**

✓ Mortgage details

**Second lender or charge details**

Declaration and submit

You are in [Application](#) > [My applications](#) > [Second lender or charge details](#)

## Second lender or charge details

Do you have any other mortgages that you intend to maintain? \*

Yes  No

How many mortgages do you plan to maintain? \*

Combined outstanding mortgage balance \*

£

Combined monthly mortgage payment \*

£

[Back](#) [Continue](#)

# Declaration and submit > Confirmation

Here you confirm that your applicants have consented to the customer declaration so you can submit the application.

**New Agreement in principle**

- ✓ Personal
- ✓ Financial
- ✓ Loan required
- ✓ Existing lender
- ✓ Declaration and submit

**Confirmation**

You are in [Application](#) > [My applications](#) > [Confirmation](#)

## Thank you for your application

Before submitting the application please ensure that your customer has agreed to the customer declaration below and has received a copy of the declaration for their records.

**Customer declaration**

By submitting this application, I confirm that all information supplied is a true and accurate reflection of the applicant's(s') circumstances and that I have read and accepted the Terms and Conditions of Use, Mortgage and Insurance – Terms of Business and Data Protection Agreement which will govern this submission and all my mortgage and general insurance business with Santander. These can be accessed via the following links:

- [Terms and conditions of use](#)
- [Mortgage and Insurance - Terms of Business](#)
- [Data Protection Agreement](#)

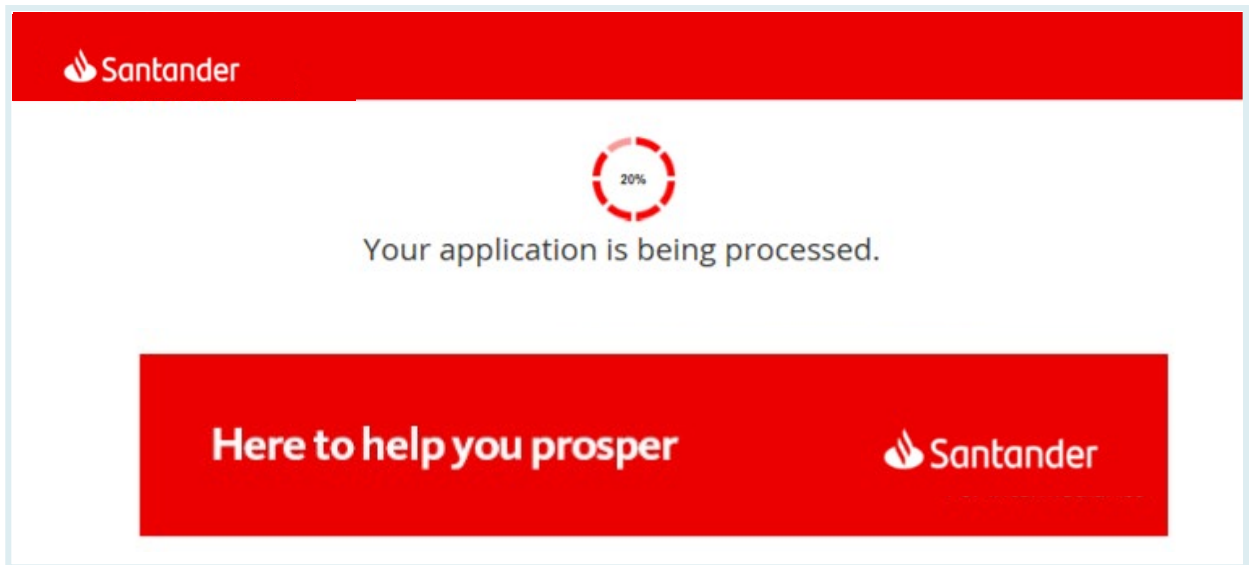
Please click the Submit button below to proceed.

[Back](#) [Submit](#)

## Starting a new application

# Getting a decision

Once you've submitted the agreement in principle, it'll take about **60 seconds** to give you a decision.



# Agreement in principle decision

Our decision will be displayed on this screen.

You are in

## AIP - Decision

**Your reference number:** AF8199376B1

**Agreement in principle decision:** Provisional Accept

The application has been provisionally agreed in principle. Please complete and submit the full mortgage application; this will be assessed by an underwriter.

**Requirements:**  
Based on the details you have entered in the application so far here are the documents we will need from you to support your application. These documents can change at Full Mortgage Application (FMA) as we collect more details. So, we will reconfirm what documents we need at FMA.

Application Requirements

Proof of address such as council tax bill

To view details of acceptable evidence of income [click here](#)

[Print aip certificate](#) [Print full mortgage application form](#)

[Home](#) [Continue to FMA](#)

⚠ Based on the details you've entered in the application so far; we'll tell you what documents we'll need to support the application. These documents can change at the full mortgage application, so we'll reconfirm then.

# Agreement in principle decision

Our decision will be displayed on this screen.

You are in

## AIP - Decision

Your reference number: AF8199376B1

**Agreement in principle decision: Provisional Accept**

The application has been provisionally agreed in principle. Please complete and submit the full mortgage application; this will be assessed by an underwriter.

**Requirements:**  
Based on the details you have entered in the application so far here are the documents we will need from you to support your application. These documents can change at Full Mortgage Application (FMA) as we collect more details. So, we will reconfirm what documents we need at FMA.

**Application Requirements**

Proof of address such as council tax bill

To view details of acceptable evidence of income [click here](#)

[Print aip certificate](#) [Print full mortgage](#)

[Home](#)

! You can print off a copy of the AIP certificate for your clients by clicking on the button.

## Agreement in Principle

To:

of:

Sentander agrees to consider and assess a mortgage application for  based on the information supplied on your behalf by  of

who will be pleased to arrange this on your behalf when you are ready to proceed with a full application.

This certificate is valid for 60 days from  the reference number is

Signed

The provision of a full mortgage offer is subject to the following requirements and procedures:

- Receipt by us of a completed application and all application and underwriting documentation that we have requested.
- There being no change in your financial circumstances during the period of validity of this Agreement in Principle that adversely affects our assessment of your application.
- Successful completion of our underwriting and affordability assessment of your application.
- The product type selected on submission of a full application.

Sentander may request additional information to progress your application.

This Agreement in Principle does not constitute a mortgage offer and does not entitle its recipients to a mortgage advance from Sentander UK plc. Any offer of a mortgage made by Sentander is subject to its prevailing terms and conditions and prior to a full underwriting assessment.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.**

Sentander UK plc, Registered Office: 1 The Quadrant, Regent's Park, London, NW1 4NU, United Kingdom. Registered Number: 2074747. Registered in England. www.santander.co.uk. Telephone: 0800 330 3300. (Calls may be recorded or monitored. Funded by the Financial Conduct Authority and regulated by the Prudential Regulation Authority. Our Prudential Supervision Regulator number is 100016. Santander and the Santander logo are registered trademarks. MORT 028 2016 01 07

[Santander](#)

## Starting a new application

# Agreement in principle decision

Our decision will be displayed on this screen.

The screenshot shows a web application interface. At the top left, it says "You are in". Below that is the heading "AIP - Decision". The main content area displays the following information:

- Your reference number: AF8199376B1
- Agreement in principle decision: Provisional Accept
- The application has been provisionally agreed in principle. Please complete and submit the full mortgage application; this will be assessed by an underwriter.
- Requirements: Based on the details you have entered in the application so far here are the documents we will need from you to support your application. These documents can be found in the 'Requirements' section.

A modal dialog box titled "Are you sure ?" is overlaid on the screen. It contains a red warning icon and the following text:

Only one aip per application can be converted to a full application. When you proceed with this full application any previous aip's for this case will be closed, please click 'OK' to continue. If you do not wish to proceed with this full application, please click 'Cancel'.

The dialog box has "Ok" and "Cancel" buttons. In the background, there are buttons for "Print aip", "Home", and "Continue to FMA".

 If you're ready to progress to the full mortgage application click on 'Continue to FMA'.

# Completing the full mortgage application

03

## Personal details > Applicant details

On this page you can complete the remaining details for **applicant 1**.

You are in [Application](#) > [My applications](#) > [Applicant details](#)

### Applicant details

If you have a Santander account, please enter its number  
Sortcode **N/A** Account number **N/A**

Title \* ?  
**Mr**

First name \* ?  
**Demo**

Do you have a middle name? \* ?  
**No**

Surname \*  
**Application**

Date of birth \* ?  
**01 Jan 1980**

Gender \*  
**Male**

Marital status \*  
**Married**

Has a previous name, maiden name or alias ever been used? \* ?  
**No**

National insurance number \*

Country of residence \*  
 ▼

Nationality \*  
 ▼

Dual Nationality \*

**Continue**

! Items in bold can't be changed.

# Personal details > Contact details

On this page you can complete additional contact details for applicant 1.

You are in [Application](#) > [My applications](#) > [Contact details](#)

## Mr D Application Contact details

We need your customer's mobile number and email address so that we can keep them updated on the progress of their mortgage application.  
This does not affect their marketing preferences which they'll be able to choose before submitting the full mortgage application.

Home telephone number  
(01234) 5678910

Work telephone number  
N/A

Mobile number \*

Email address \*

Confirmation Email address \*

[Back](#) [Continue](#)

Personal
✓ Mr D Application
✓ Applicant details
<b>Contact details</b>
Mrs D Application
Applicant details
Contact details
Dependants details
Address details
Financial
Property to be remortgaged
Loan required
Existing lender
Submission form
Declaration and submit

# Personal details > Applicant details

On this page you can complete the remaining details for **applicant 2**.

You are in [Application](#) > [My applications](#) > [Applicant details](#)

### Applicant details

If you have a Santander account, please enter its number  
Sortcode **N/A**      Account number **N/A**

**Title** \* ?  
**Mrs**

**First name** \* ?  
**Demo**

**Do you have a middle name?** \* ?  
**No**

**Surname** \*  
**Application**

**Date of birth** \* ?  
**01 Jan 1990**

**Gender** \*  
**Female**

**Marital status** \*  
**Married**

**Has a previous name, maiden name or alias ever been used?** \* ?  
**No**

**National insurance number** \*

**Country of residence** \*  
 ▼

**Nationality** \*  
 ▼

**Dual Nationality** \*

Items in bold can't be changed.

# Personal details > Contact details

On this page you can complete additional contact details for applicant 2.

You are in [Application](#) > [My applications](#) > [Contact details](#)

## Mrs D Application Contact details

We need your customer's mobile number and email address so that we can keep them updated on the progress of their mortgage application.

This does not affect their marketing preferences which they'll be able to choose before submitting the full mortgage application.

Home telephone number  
(01234) 5678910

Work telephone number  
N/A

Mobile number \*

Email address \*

Confirmation Email address \*

[Back](#) [Continue](#)

Personal

- ✓ Mr D Application
- ✓ Applicant details
- ✓ Contact details
- ✓ Mrs D Application
- ✓ Applicant details

**Contact details**

- Dependants details
- Address details

Financial

Property to be remortgaged

Loan required

Existing lender

Submission form

Declaration and submit

# Personal details > Dependant details

This page displays address information as completed in the agreement in principle.

You are in [Application](#) > [My applications](#) > [Dependants details](#)

## Dependants

Does any applicant have any financial dependants? \*

**Yes**

Please enter the total number of financial dependants and their ages

Number of financial dependants? \*

2

How old are the dependants? \*

Dependant 1	5
Dependant 2	7

[Back](#) [Continue](#)

Personal

- ✓ Mr D Application
- ✓ Applicant details
- ✓ Contact details
- ✓ Mrs D Application
- ✓ Applicant details
- ✓ Contact details
- Dependants details**
- Address details

Financial

Property to be remortgaged

Loan required

Existing lender

Submission form

Declaration and submit

# Personal details > Address details

This page displays address information as completed in the agreement in principle.

You are in [Application](#) > [My applications](#) > [Address details](#)

## Address details

Please provide details of your address(es) for the last three years by searching the postcode or inputting the full address where a postcode is not known.

Address 1	Mr D Application	Mrs D Application
Santander House, 201, Grafton Gate East, Milton Keynes, Buckinghamshire, United Kingdom, MK9 1AN		
	Time at this address	Time at this address
	3 Years, 7 Months	3 Years, 7 Months

[Back](#) [Continue](#)

- ✓ Personal
- ✓ Mr D Application
- ✓ Applicant details
- ✓ Contact details
- ✓ Mrs D Application
- ✓ Applicant details
- ✓ Contact details
- ✓ Dependants details
- Address details**
- Financial
- Property to be remortgaged
- Loan required
- Existing lender
- Submission form
- Declaration and submit

# Financial > Employment details

On this page you can complete the remaining employment details for applicant 1.

You are in

## Employment details

Job title \*  
Teacher

Contract type \*  
Permanent

Start date \*  
01/Jul/2015

Nature of duties \*

Name of employer \*

Employer's address \*  
SANTANDER UK PLC, GRAFTON GATE  
EAST, MILTON KEYNES, MK9 1AN  
[Post Code Search](#)

Telephone number

Fax number

Salary reference no.


Job entitles you to take part in a pension scheme \*  
Yes

Are you employed in the UK \*  
Yes

What is your selected/anticipated retirement age \* ?  
70

What are your anticipated plans for future occupations/employment that will allow you to earn a regular income until your selected/anticipated retirement age, and continue to service the loan applied for? \* ?

[← Previous](#) [Next](#)

 For more information, see our lending criteria or our 'Selected retirement age plausibility checks user guide'.

# Financial > Income details

On this page you can complete the income details for applicant 1.

You are in [Application](#) > [My applications](#) > [Income details](#)

## Income details

Choose the applicant's income tax band, this should be based on their total income including their share of expected rental income from this property and from all other let properties.

Your clients should seek tax advice to understand the impact letting a property has on their tax liabilities.

For more information on income tax bands [Click Here](#)

Tax band \*

▼

Is all of the applicant's income in Sterling? \* ?

**Yes**

**Main annual income**

Permanent employment - basic salary \*  
£ 27,200

Fixed term contract (PAYE) \*  
£ 0

Short-term renewable contract (PAYE) \*  
£ 0

Salary for director of a limited company \*  
£ 0

Net profit of a sole trader/partnership \*  
£ 0

Directors dividends \*  
£ 0

Private/company pensions and annuities \*  
£ 0

State pension \*  
£ 0

[← Previous](#)

[Next](#)

# Financial > Financial declaration

This page displays information as completed in the agreement in principle.

You are in

## Financial declaration

Had a County Court Judgement registered against you? \* ?

No

Failed to maintain any credit agreements? \* ?

No

Had a property repossessed? \* ?

No

Been bankrupt or subject to an individual voluntary arrangement? \* ?

No

← Previous

Next

Navigation menu (left sidebar):

- Personal
- Financial
- Mr D Screenshots
- Employment Details
- Income Details
- Financial declaration**
- Mrs D Screenshots
- Self employment Details
- Business details
- Accountant details
- Income Details
- Financial declaration
- Commitments
- Budget Planner
- Property to be Remortgaged
- Loan Required
- Existing lender
- Submission Form
- Declaration and submit

# Financial > Self employment details

On this page you can complete the remaining self employment details for applicant 2.

You are in

## Self employment details

- Personal
- Financial
- Mr D Screenshots
- Employment Details
- Income Details
- Financial declaration
- Mrs D Screenshots
- Self employment Details**
- Business details
- Accountant details
- Income Details
- Financial declaration
- Commitments
- Budget Planner
- Property to be Remortgaged
- Loan Required
- Existing lender
- Submission Form
- Declaration and submit

Self employment type \*  
Sole trader

What is your selected/anticipated retirement age? \* ?  
70

Customer's share of net profit \* ?  
100

Net profit from most recent accounts \* ?  
£ 33,500

Year end ?  
Apr/2016

Previous years income available? \* ?  
Yes

Previous Year 1  
£ 32,000

Previous Year 2  
£ 30,000

What are your anticipated plans for future occupations/employment that will allow you to earn a regular income until your selected/anticipated retirement age, and continue to service the loan applied for? \* ?

My role involves design consultation for interior design and as such it is common to work to retirement.

← Previous Next →



For more information, see our lending criteria or our 'Selected retirement age plausibility checks user guide'.

# Financial > Business details

On this page you can complete the remaining business details for applicant 2.

You are in

## Business details

Type of business \*  
Interior Designer

Tax calculation forms/CIS25s available (years) \*  
5

Last years accounts available \*  
Apr/2016

Accounts available for (years) \* ?  
5

Business owned for (years) \* ?  
5

Name of business \*

Business address \*  
SANTANDER UK PLC, GRAFTON GATE  
EAST, MILTON KEYNES, MK9 1AN  
[Post Code Search](#)

Telephone number

Fax number

Mobile number

Email address  
 ✕

[← Previous](#) [Next](#)

# Financial > Accountant details

On this page you can complete the details on the applicant's accountant.

You are in

## Accountant details

**Name of accountancy firm \***

**Accountant's address \***

SANTANDER UK PLC, GRAFTON GATE  
EAST, MILTON KEYNES, MK9 1AN

[Post Code Search](#)

**Contact name**

**Reference**

- Personal
- Financial
- Mr D Screenshots
- Employment Details
- Income Details
- Financial declaration
- Mrs D Screenshots
- Self employment Details
- Business details
- Accountant details**
- Income Details
- Financial declaration
- Commitments
- Budget Planner
- Property to be Remortgaged
- Loan Required
- Existing lender
- Submission Form
- Declaration and submit

# Financial > Income details

This page displays information as completed in the agreement in principle.

You are in

## Income details

Choose the applicant's income tax band, this should be based on their total income including their share of expected rental income from this property and from all other let properties.

Your clients should seek tax advice to understand the impact letting a property has on their tax liabilities.

For more information on income tax bands [Click Here](#)

**Tax band \***

20%

Is all of the applicant's income in Sterling? \*

**Yes**

**Main annual income**

Permanent employment - basic salary \*  
£ 0

Fixed term contract (PAYE) \*  
£ 0

Short-term renewable contract (PAYE) \*  
£ 0

Salary for director of a limited company \*  
£ 0

Net profit of a sole trader/partnership \*  
£ 35,000

Directors dividends \*  
£ 0

# Financial > Financial declaration

This page displays information as completed in the agreement in principle.

You are in

## Financial declaration

Had a County Court Judgement registered against you? \* ?  
No

Failed to maintain any credit agreements? \* ?  
No

Had a property repossessed? \* ?  
No

Been bankrupt or subject to an individual voluntary arrangement? \* ?  
No

← Previous

Next

- ✓ Personal
- Financial
  - ✓ Mr D Screenshots
  - ✓ Employment Details
  - ✓ Income Details
  - ✓ Financial declaration
  - ✓ Mrs D Screenshots
  - ✓ Self employment Details
  - ✓ Business details
  - ✓ Accountant details
  - ✓ Income Details
  - Financial declaration**
  - Commitments
  - Budget Planner
  - Property to be Remortgaged
  - Loan Required
  - Existing lender
  - Submission Form
  - Declaration and submit

## Completing the full mortgage application

# Financial > Financial declaration

This page displays information as completed in the agreement in principle.

You are in

### Financial commitments

Do you have any current credit commitments? \* ?

Yes  No

**Credit Commitment 1**

<b>Commitment Type *</b>	<b>Balance *</b>
<input type="text" value="Credit Card"/>	<input type="text" value="£ 3,000"/>
<b>Lender *</b>	<b>Monthly Payment *</b>
<input type="text" value="Santander"/>	<input type="text" value="£ 30"/>
<b>Clearing prior to mortgage completion? *</b>	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
<b>Held by *</b>	
<input type="text" value="1st Applicant"/>	

**Credit Commitment 2**

<b>Commitment Type *</b>	<b>Balance *</b>
<input type="text" value="Hire Purchase"/>	<input type="text" value="£ 5,000"/>
<b>Lender *</b>	<b>Monthly Payment *</b>
<input type="text" value="Other"/>	<input type="text" value="£ 225"/>
<b>Name of other lender *</b>	
<input type="text" value="other"/>	
<b>Clearing prior to mortgage completion? *</b>	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
<b>Held by *</b>	
<input type="text" value="2nd Applicant"/>	<input type="button" value="Delete X"/>

Total Balance € 8000.00 Total Monthly Payments € 255.00



The credit commitments can be edited; however, any changes may affect our lending decision.

# Financial > Budget planner

This page displays information as completed in the agreement in principle.

The screenshot shows a web interface for a budget planner. On the left is a vertical navigation menu with a list of steps, each preceded by a checkmark. The 'Budget Planner' step is highlighted with a red arrow. The main content area is titled 'Budget planner' and shows 'Income and commitment breakdown' with a help icon. Below this, four items are listed with their respective values: a) Total combined net income \* (£ 3,800), b) Monthly household expenditure \* (£ 900), c) Other monthly committed expenditure \* (£ 250), and d) Existing life assurance/private health premiums \* (£ 40). At the bottom of the main area are two red buttons: 'Previous' with a left arrow and 'Next'.

You are in

## Budget planner

Income and commitment breakdown ?

- a) Total combined net income \*  
£ 3,800
- b) Monthly household expenditure \*  
£ 900
- c) Other monthly committed expenditure \*  
£ 250
- d) Existing life assurance/private health premiums \*  
£ 40

← Previous

Next

**Budget Planner**

- Property to be Remortgaged
- Loan Required
- Existing lender
- Submission Form
- Declaration and submit

# Property to be remortgaged > Property details

Within this screen, complete the property details for the address being remortgaged.

You are in

## Property Details

Property address \* ?

SANTANDER UK PLC, GRAFTON GATE  
EAST, MILTON KEYNES, MK9 1AN

[Post Code Search](#)

Is the property in Scotland? \*

Yes  No

Will this property be your primary residence on the completion of your mortgage or at a later time? \* ?

Yes  No

Other purpose? ?

Rented (private)

Other purpose details

Will a member of your immediate family live in the whole of the property either on completion of the mortgage or at a later time? \* ?

Yes  No

Will you and/or your immediate family live in more than 40% of the property either on completion of the mortgage or at a later time? \* ?

Yes  No

Property used without structural change? \* ?

Yes  No

Part of the property rented out? \* ?


Yes  No

Rental agreement(s) details \*

The property is currently let on an AST

Tenure of property \*

Freehold

 All fields highlighted with \* are mandatory.

# Property to be remortgaged > Property details

Within this screen, complete the property details for the address being remortgaged.

Rental agreement(s) details \*

The property is currently let on an AST

Tenure of property \*

Freehold

Ground rent (monthly equivalent) \*

£ 0

Ground rent, if variable provide details

0

Service charge (monthly equivalent) \*

£ 0

Feudal duty/rent charge/chief rent (monthly equivalent) \*

£ 0

Type of property \* ?

Semi-detached/link-detached house

Number of bedrooms \*

3

Number of living rooms \*

2

Parking \*


Single garage on site

Contact details for valuation \*

Contact applicant

Year of property construction \*

2000

 All fields highlighted with \* are mandatory.

# Property to be remortgaged > Remortgage details

On this page you can complete the remortgage details.

You are in

## Remortgage details

Applied for mortgage on property before? \*

Yes  No

Anticipated completion date ?

01 / 01 / 2017

Will any family member aged 17 and over be living in all of part of the property? \* ?

Yes  No

Did you buy under a Right to Buy scheme? \*

Yes  No

Did you receive a vendor's sales cash incentive? \* ?

Yes  No

# Property to be remortgaged > Solicitor details

On this page you can complete the solicitor details.

You are in

✓ Personal

✓ Financial

Property to be Remortgaged

Property details

✓ Remortgage details

**Solicitor details**

Loan Required

Existing lender

Submission Form

Declaration and submit

## Solicitor details

Enter either a full postcode, part postcode, any part of a solicitor's firm name or their Santander panel number.

Back Continue

**i** Enter either the full postcode, part postcode, or any part of the firm's name and click 'Find Solicitor'.

**i** Enter either the full postcode, part postcode or any part of the firm's name and click 'Find Solicitor'.

# Property to be remortgaged > Solicitor details

On this page you can complete the solicitor details.

You are in

✓ Personal

✓ Financial

Property to be Remortgaged

Property details

✓ Remortgage details

**Solicitor details**

Loan Required

Existing lender

Submission Form

Declaration and submit

## Solicitor details

Enter either a full postcode, part postcode, any part of a solicitor's firm name or their Santander panel number.

Santander

Santander - Santander House, 201 Grafton Gate East, Milton Keynes, Bucks, MK9 1AN, MK

Back Continue

 Enter either the full postcode, part postcode or any part of the firm's name and click 'Find Solicitor'.

# Property to be remortgaged > Solicitor details

On this page details of the chosen solicitor will be displayed.

The screenshot shows a web application interface for entering solicitor details. On the left is a vertical sidebar with a list of menu items: 'Personal', 'Financial', 'Property to be Remortgaged', 'Property details', 'Remortgage details', 'Solicitor details' (highlighted in red), 'Loan Required', 'Existing lender', 'Submission Form', and 'Declaration and submit'. The main content area is titled 'Solicitor details' and includes the text 'You are in'. The form contains the following fields and values:

- Name of solicitor/conveyancing firm: Santander
- Address of solicitor/conveyancing firm: Site No 798, 201 Grafton Gate East, Milton Keynes, MK9 1AN
- Telephone number: (01908) 343336
- Fax number: (01908) 343555
- Email address: N/A
- Name of solicitor/conveyancer: Miss Solicitor

Below the form fields is a red 'Clear details' button. At the bottom of the page are two buttons: a grey 'Back' button and a red 'Continue' button.

 If known, please give us the name of the solicitor.

# Loan required > Loan details

On this page, confirm if the loan or purchase price has changed since the agreement in principle. You can change it if required.

... You are in

### Loan details

Please note any changes to the Loan or Purchase Price/Valuation could alter the decision you received in AIP

Has the loan or purchase price/valuation changed since the AIP? \*

Yes  No

Mortgage Type \* ?

Fixed Rate Product(less than 5 years)

#### Loan breakdown

Purpose	AIP Amount	FMA Amount
To pay back original amount borrowed on this property *	€ 200,000	<input type="text" value="£ 200,000"/>
Total amount you wish to borrow	€ 200,000	€ 200,000
Estimated value of property	€ 285,000	€ 285,000



If your clients choose a fixed rate product of 5 years or greater, make sure you select a 5 year fixed on the next page.

# Loan required > Loan purpose

On this page, details from the agreement in principle are displayed.

You are in

## Loan Purpose

Loan purpose \*

BTL-Remortgage Only

**BTL Portfolio**

Please enter how many let properties in total the applicant(s) will own on completion.

Please make sure you also include this application.

For joint applications we need to know how many let properties they will own on completion, this can be a combination of properties they own together, individually or with another person.

Including this application, how many let properties in total will the applicant(s) own on completion? \*

1

How many of these let properties will be mortgaged on completion? \*

1

[Back](#) [Continue](#)

# Loan required > Loan breakdown

On this page you can complete the loan breakdown details by adding product details.

You are in

## Loan breakdown

Total amount you wish to borrow  
£ 200,000

### Loan Parts

Please ensure that the product code and all loan details are entered correctly. ?

To view our latest product information [click here](#)

Loan Part 1	Loan Amount *	Product *
	<input type="text" value="£ 200,000"/>	<input type="text" value=""/>
	Repayment Type *	Loan Term *
	<input type="text" value="Interest Only - Pure"/>	<input type="text" value="18"/> - <input type="text" value="0"/>

Total £ 200,000

[← Previous](#) [Next](#)

 Click on the magnifying glass to start adding a product.

## Completing the full mortgage application

# Loan required > Loan breakdown > Search results

On this page you can search our available products.

 Only eligible 'on sale' products displayed

### Product search

Products have been filtered for Remortgage Customers with a LTV of 71% requesting a loan amount of £200,000. To choose a product click on the Product row and then press on 'Select product'.

Product Code	Product Type	Description	Interest Rate	Product Fee
BLWGR	Fixed	BTL 5 year fixed rate	5.99 %	£ 1499
BLWER	Fixed	BTL 2 year fixed rate	6.04 %	£ 1499
BLWHR	Fixed	BTL 5 year fixed rate	6.14 %	£ 0
BLWFR	Fixed	BTL 2 year fixed rate	6.34 %	£ 0

#### Filters


Product Type


Product Term


Product Fee

Property Type

OR  
Search by code

 Filters make it easy to find the right product

 Able to search by product code to view specific products or products 'off sale'

 To select a product you need to on the row for the product and press select product

# Loan required > Loan breakdown

On this page you can complete the loan breakdown details by adding product details.

You are in [Application](#) > [My applications](#) > [Loan breakdown](#)


### Loan breakdown

Total amount you wish to borrow  
**£ 200,000**

#### Loan Parts

Please ensure that the product code and all loan details are entered correctly. [?](#)

To view our latest product information [click here](#)

Loan Part 1	Loan Amount *	Product *	Product fee	Add fee to Loan *
	<input type="text" value="£ 200,000"/>		£ 1,499	<input type="button" value="Yes"/> <input type="button" value="No"/>


Repayment Type \*


Loan Term \*  -

Total allocated £ 200,000

Total fee's capitalised  
**£ 1,499**

Benefits packages [?](#)

 If a booking fee is payable, you can choose whether to add it to the loan or not.

 If a product includes a benefits package, choose it from this drop down.

# Loan required > Repayment strategy

On this page, if any part of the loan is on interest only, you'll need to give more details.

The screenshot displays the 'Repayment Strategy' section of a mortgage application. On the left is a vertical sidebar with the following items: 'Personal', 'Financial', 'Property to be Remortgaged', 'Loan Required', 'Loan details', 'Loan purpose', 'Loan breakdown', 'Repayment strategy' (highlighted in red), 'Existing lender', 'Submission Form', and 'Declaration and submit'. The main content area shows 'You are in' followed by the title 'Repayment Strategy'. Below this is a dropdown menu labeled 'Interest only - Pure repayment method' with a question mark icon, and 'Sale of property' is selected. At the bottom of the main area are two red buttons: 'Previous' with a left arrow and 'Next' with a right arrow.

# Existing lender > Mortgage details

On this page you can complete the existing/previous loan details for applicant 1.

Personal

Financial

Property to be Remortgaged

Loan Required

Existing lender

Mr D Screenshots

**Mortgage details**

Mrs D Screenshots

Mortgage details

Second lender or charge details

Submission Form

Declaration and submit

You are in

## Mortgage Details

**Mr D Screenshots**

Do you own the property to be remortgaged?  
**Yes**

Is the property currently owned mortgage free?  
**No**

Do you have a mortgage on the property to be remortgaged?  
**Yes**

Did you ever have a mortgage on that property?  
**N/A**

### Existing lender details

Name of lender \*

Other

Other lender \*

Other

Address of lender \*

SANTANDER UK PLC, GRAFTON GATE  
EAST, MILTON KEYNES, MK9 1AN

Post Code Search

Lender's account number \*

12345678

Amount borrowed \*

£ 200,000

Current BTL mortgage balance \*

£ 200,000

### Initial and surname of all current borrowers

First borrower \*

D Screenshots

Second borrower

D Screenshots

# Existing lender > Mortgage details

On this page you can complete the existing/previous loan details for applicant 2.

You are in

## Mortgage Details

**Mr D Screenshots**

Do you own the property to be remortgaged?  
**Yes**

Is the property currently owned mortgage free?  
**No**

Do you have a mortgage on the property to be remortgaged?  
**Yes**

Did you ever have a mortgage on that property?  
**N/A**

### Existing lender details

Name of lender \*

Other lender \*

Address of lender \*

SANTANDER UK PLC, GRAFTON GATE  
EAST, MILTON KEYNES, MK9 1AN

[Post Code Search](#)

Lender's account number \*

Amount borrowed \*

£ 200,000

Current BTL mortgage balance \*

€ 200,000

### Initial and surname of all current borrowers

First borrower \*

Second borrower

# Existing lender > Second lender or charge details

On this page you can complete the details of any second lender or charge details.

You are in

## Second Lender or Charge Details

Do you have any other mortgages that you intend to maintain? \*

**Yes**

How many mortgages do you plan to maintain? \*

Combined outstanding mortgage balance \*

£	100,000
---	---------

Combined monthly mortgage payment \*

£	250
---	-----

Is the property to be remortgaged used as security on other loan? \*

[< Previous](#) [Next >](#)

# Submission form > Submission details

On this page you should complete all submission details.

You are in

## Submission Details

- ✓ Personal
- ✓ Financial
- Property to be Remortgaged
- Loan Required
- ✓ Existing lender
- Submission Form
- Introducer Forms
- Submission details**
- Regulation
- Fee Payment
- Direct Debit
- Assets and Liabilities
- Declaration and submit

Consultant/advisor name  
**Intermediary Demo**

Address  
**HEAD OFFICE, SCOTTISH MUTUAL ASSURANCE SOCIETY, ST VINCENT STREET, GLASGOW,**

Company  
**Z47 company**

Office  
**N/A**

Introducer number  
**Z47GDEMO**

Telephone number (day)  
**00**

Mobile  
**N/A**

If we need to speak to you about this application, is this the best number to contact you on?  
If not, please update the number. \*

01123 456789

Intermediary email address \*  
demo.intermediary@santander.co.uk

Confirm email address \*  
demo.intermediary@santander.co.uk

Do you wish MATS information sent to an additional email address? \* ?  
 Yes  No

Do you wish your procurement fee to be paid via a bonus scheme, Mortgage club or Network? \*  
 Yes  No

Procurement fee scheme \* ?  
Training Bonus Schemes

Valuation type \*  
**For Mortgage Purposes**

[Back](#) [Continue](#)

# Submission form > Regulation

On this page you can complete all regulation questions.

You are in

## Regulation

- ✓ Personal
- ✓ Financial
- ✓ Property to be Remortgaged
- ✓ Loan Required
- ✓ Existing lender
- Submission Form
  - ✓ Introducer Forms
  - ✓ Submission details
  - Regulation**
  - Fee Payment
  - Direct Debit
  - Assets and Liabilities
  - Declaration and submit

**I have given advice on this mortgage? \***

Yes  No

**Is the applicant paying any fee to you to arrange the mortgage? \*** ?

Yes  No

**Amount \***

£ 295

**Method of sale? \***

Face To Face

**Special requirements for applicant correspondence** ?

**What evidence and/or strategy have you seen that supports the applicants ability to work until their selected/anticipated retirement age? \*** ?

Both applicants work in professions where it is common to work into retirement

422 Character(s) left

**Please detail the evidence/s you have seen of the applicants retirement income** ?

**Confirm you have discussed the implications of having a mortgage term in retirement with the customer** ?

Yes  No

**Provide general notes**

500 Character(s) left

**Change of circumstances**

I have discussed whether there are any future circumstances that may impact income and expenditure and these have been considered within the affordability calculation \*

Yes  No

See next page

# Submission form > Regulation

On this page you can complete all regulation questions.

Provide general notes

**Change of circumstances**

I have discussed whether there are any future circumstances that may impact income and expenditure and these have been considered within the affordability calculation \*

**Yes** **No**

The following changes in circumstance have been reflected in the affordability calculation. \*

Applicant 1	None	<input type="checkbox"/>
	Birth of a child	<input type="checkbox"/>
	Maternity, paternity or parental leave	<input type="checkbox"/>
	Returning to work on reduced hours	<input type="checkbox"/>
	Retirement	<input type="checkbox"/>
	Increase to childcare expenses, school or university fees	<input type="checkbox"/>
	Other	<input type="checkbox"/>

The following changes in circumstance have been reflected in the affordability calculation. \*

Applicant 2	None	<input type="checkbox"/>
	Birth of a child	<input type="checkbox"/>
	Maternity, paternity or parental leave	<input type="checkbox"/>
	Returning to work on reduced hours	<input type="checkbox"/>
	Retirement	<input type="checkbox"/>
	Increase to childcare expenses, school or university fees	<input type="checkbox"/>
	Other	<input type="checkbox"/>

**Back** **Continue**

⚠ Complete the 'Change in circumstances' questions. You only need to tell us about known changes in circumstances by choosing from the list. You'll need to provide an explanation.

# Submission form > Fee payment

On this page you can complete the fee payment questions.

The screenshot shows a web interface for a mortgage application. On the left is a vertical navigation menu with the following items: Personal, Financial, Property to be Remortgaged, Loan Required, Existing lender, Submission Form, Introducer Forms, Submission details, Regulation, Fees (highlighted in red), Direct Debit, Assets and Liabilities, and Declaration and submit. The main content area is titled 'Fees' and includes a sub-header 'You are in'. Below this is a text box with the instruction: 'If a valuation fee is payable or if you have chosen to pay a product fee upfront you'll need a valid credit or debit card to submit the mortgage application to us.' There are two questions: 'Valuation fee? \* ?' with 'Yes' and 'No' radio buttons, and 'Product fee? \* ?' with 'N/A' as the answer. At the bottom of the main content area are 'Back' and 'Continue' buttons.


⚠ Where a fee is payable for the application, confirm the amount on this page. Once the application has been submitted to us, we'll display a screen to capture the payment details so we can take the payment.

# Submission form > Direct debit

On this page you can complete the direct debit details.

You are in

## Direct debit



Name of account holder(s) \*

Preferred payment day \*

Bank or building society sort code \*

Bank or building society account number \*

[Find address](#)

Name and full postal address of your bank or building society \* ?

To: the manager  
Bank/building society

[← Previous](#) [Next](#)

# Submission form > Statement of assets and liabilities

This page should only be completed if the loan is £1 million or more.

You are in

## Statement of Assets and Liabilities

Is the loan £1 million or above? \*

[← Previous](#) [Next](#)

- ✓ Personal
- ✓ Financial
- ✓ Property to be Remortgaged
- ✓ Loan Required
- ✓ Existing lender
- ✓ Submission Form
- ✓ Introducer Forms
- ✓ Submission details
- ✓ Regulation
- ✓ Fee Payment
- ✓ Direct Debit
- Assets and Liabilities**
- Declaration and submit

 Choose 'No' if the loan is less than £1 million.

# Submission form > Identity verification

On this page you need to verify the applicants' identities before submitting the full mortgage application.

- Personal
- Financial
- Property to be Remortgaged
- Loan Required
- Existing lender
- Submission Form
- Declaration and submit
- Identity verification**
- Confirmation

You are in

## Identity verification

The evidence I/we have obtained to verify the identity of the customer:

**Mr Demo Btl Screenshots**

- Meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG
- Exceeds the standard evidence (written details of the further verification evidence will be sent under separate cover)

**Mrs Demo Btl Screenshots**

- Meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG
- Exceeds the standard evidence (written details of the further verification evidence will be sent under separate cover)

The Date of Births' entered into this Identity Verification form must match that which you have entered for the applicants in the personal details section. If you have made an error please restart a new application as these cannot be amended post submission

**Mr Joseph Sugden of Emmerdale Finance**

I confirm that Mr Demo Btl Screenshots's date of birth is \*

I confirm that Mrs Demo Btl Screenshots's date of birth is \*

I confirm that the full names of the applicants above are correct \*

Yes  No

Position \*

← Previous

Next

# Submission form > Confirmation

On this page you need to confirm your applicants' consent to submit the application.

You are in [Application](#) > [My applications](#) > [Confirmation](#)

## Confirmation

**I can confirm that: \***

- The applicant(s) has agreed to the information I have input online
- The relevant customer declaration(s), signed by the applicant(s) will be retained in accordance with clause 3.3 of the terms of business
- The applicant(s) has received a copy/copies of their signed Customer Declaration(s).

**Marketing preferences**

From time to time Santander would like to contact the applicant(s) about products, services and offers that may interest them or to get their opinion on how Santander is doing. The applicant(s) understands they can choose to stop receiving information at any time by contacting Santander.

I have ticked the box(es) the applicant(s) **WOULD NOT** like Santander to use:

**Applicant 1**

Email, text, social media and messaging services  
 Phone  
 Post  
 Market research, including customer satisfaction surveys  
 All of the above (selects all)

**Applicant 2**

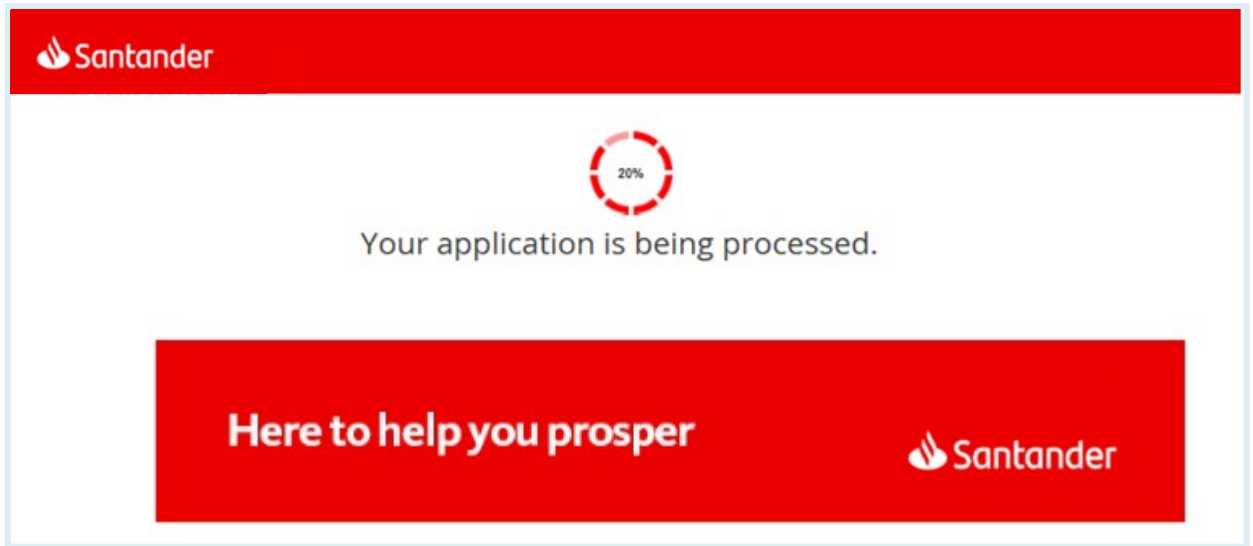
Email, text, social media and messaging services  
 Phone  
 Post  
 Market research, including customer satisfaction surveys  
 All of the above (selects all)

**I confirm that the applicant(s) has/have advised that they are applying for this Buy to Let mortgage for business purposes for long term income and asset growth generation. \***

Please print the '[A straightforward guide to your mortgage](#)' by using the link provided  
You may access the full application [declaration](#) page for the applicant(s) here.

# Getting a decision

Once you've submitted the full mortgage application, it'll take about 60 seconds to give you a decision.



## Completing the full mortgage application

# FMA decision

We'll make a decision on the application and reconfirm the documents we'll need.

You are in

## FMA - Decision

Your reference number: AF8199376B1

**Full mortgage application decision: Accept subject to underwriting**

The application has been provisionally approved. Please upload the requested documents so we can consider the application in more detail.

**Requirements:**  
These are the documents we'll need to support your application.  
To make things easier for you, you can upload some or all of these documents now by clicking 'Add document'.

**Application Requirements**

**Proof of address such as council tax bill**

**Add Document**

**Additional information**

If you have any additional information to support the application you can also upload this now.

**Add Document**

**We reserve the right to request additional evidence where necessary when our underwriters assess the application.**

**Home**



Uploading documents now helps us to process your application quicker. To upload a document click the 'Add Document'.

Where to  
get more  
help

04

## Contact us



Visit our Santander for Intermediaries website > Literature to access our Introducer Internet guides.



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 on our contact us page to find their details.



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

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