

Intermediaries and investment professionals  
only: not for public distribution

June 2026

# How to submit a residential application for a Scottish property

# Contents

This guide shows you how to submit a new residential application on Introducer Internet. It takes you step-by-step through each of the screens you need to complete.

The scenario covers a joint application where the clients are existing Santander mortgage customers looking to purchase a larger property.

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[Loan required](#)

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### [Where to get more help?](#)

-  Information that you'll need to know when completing the application form.
-  Top tips for completing the application form.
-  Important information that you must be aware of when completing the application form.




# 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](#)


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## Welcome


Welcome to Santander for Intermediaries Introducer Internet, where you can submit new mortgage applications to us, track your applications, create KFIs 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 Register first.



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

# Logon

You'll then be asked to enter your log on details.

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[Log on](#)

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

## 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](#)


<h3>Products</h3> <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>	<h3>Help and support</h3> <ul style="list-style-type: none"><li>• Accessibility</li><li>• Contact us</li><li>• Site map</li><li>• Terms of business</li></ul>	<h3>Santander</h3> <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></ul>	<h3>Santander sites</h3> <ul style="list-style-type: none"><li>• Santander</li><li>• Current Accounts</li><li>• Cater Allen</li></ul>
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# Homepage

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

THIS WEBSITE IS FOR USE BY FCA AUTHORISED INTERMEDIARIES ONLY.

[Log off](#)

 [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.

- 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** [Start a transfer](#) helps you transfer your client's existing Santander mortgage to a new deal. [Review transfer requests](#) 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](#).

New Applications	My Applications	Tracking	My Expired Applications								
<ul style="list-style-type: none"> <li>&gt; Start a new application</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Residential Applications in progress</li> <li>&gt; Investment Buy to let Applications in progress</li> <li>&gt; Consumer Buy to let Applications in progress</li> <li>&gt; Review applications awaiting approval</li> </ul>	<ul style="list-style-type: none"> <li>&gt; My Offers</li> <li>&gt; Case tracking</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Residential Expired Applications</li> <li>&gt; Investment Buy to let Expired Applications</li> <li>&gt; Consumer Buy to let Expired Applications</li> </ul>								
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 Here's an overview of what's behind the main navigation.

# Starting a new application

02

## New application > Starting a new application



Click on 'Start a new application' or choose 'Start a new application' from the main navigation.

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[Log off](#)

	Application	Mortgage illustration	Mortgage transfer service	Tools
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### Welcome back Intermediary Demo

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






	Application	Mortgage illustration	Mortgage transfer service	Tools
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<b>New application</b>	<b>My applications</b>	<b>Tracking</b>	<b>My expired applications</b>
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## New application > Application type


On this page you can choose to start a new residential application.

### Application Type

1  Application type > 2  Advisor declaration > 3  Application details

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

Residential	Buy to Let Investment Property	Consumer Buy to Let
		
	<input 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 press 'Continue'.

## New application > Application type

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)
- [callcredit.co.uk/crain](http://callcredit.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 Decline

I Accept

## New application > Application details

The application details page is dynamic based on application types and client profiles.

### Application Details

Application type > **2** Advisor declaration > **3** Application details

Please choose an application type \*

Mortgage type \* ?

Have you had or do you have a mortgage? \*

Do you have a mortgage now? \*

Name of the Lender \*

---

**Applicant 1**

Select employment type \*

---

**Applicant 2**

Select employment type \*

**!** 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 again with a new application.

## New application > Personal > Applicant details

On this page you can give your client's personal details.

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

Personal

Applicant 1

**Applicant details**

Applicant 2

Applicant details

Dependants details

Address details

Financial

Loan required

Existing lender

Declaration and submit

### Applicant details

If you have a Santander account, please enter its number

[Validate account](#)

Title \* ?

Mr

First name \* ?

Demo

Do you have a middle name? \* ?

Surname \*

Application

Date of birth \* ?

01 / 01 / 1980

Gender \*

Marital status \*

Married

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

[Continue](#)

## New application > Personal > Applicant 2 details

On this page you can give your second client's personal details.

**New Agreement in principle**

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](#)

# Personal > Dependant details

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

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

Personal

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

## 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? \*

2

How old are the dependants? \*

Dependant 1	5
Dependant 2	7

## New application > Personal > Address details

On this page you can give your client'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

Mk9 1an  **Manual address**

--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

**Add an**

 Enter postcode then click the search icon, choose the address, or you can manually enter the address.

**Back** **Continue**

## New application > Personal > Address details

On this page you can give your client'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**

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](#)

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

## New application > Personal > Address details

On this page you can provide your second 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.

**Manual address**

Select type of address  UK  BFPO  Overseas

Flat number

House number/name

Street

Area

Town

County

**Address 1**

**Address 2**

## New application > Personal > Address details

On this page you can provide your second 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**

SANTANDER UK PLC, GRAFTON GATE EAST, MILTON KEYNES, 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="0"/> - <input type="text" value="0"/>

**Address 2**

Santander, Carlton Park, Narborough, Leicester, Leicestershire, LE19 0AL

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

Mr D Application	Mrs D Application	<a href="#">Delete ✕</a>
Time at this address	Time at this address	
<input type="text" value="0"/> - <input type="text" value="0"/>	<input type="text" value="5"/> - <input type="text" value="0"/>	

[Add another address](#)

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

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

## New application > Property portfolio

On this page you can provide details of other properties your clients will own on completion.

**New Agreement in principle** You are in Application > My applications > Property portfolio

✓ Personal

✓ Property portfolio

**Portfolio summary**

Financial

Loan required

Present housing

Declaration and submit

### Property portfolio

Will any applicant own any other properties following the completion of this mortgage? \*

Yes No

**!** If your clients will have any other properties in the background on completion, answer 'Yes' and complete this page.

Back Continue

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

## New application > Financial > Employment details

On this page you can provide your client's employment details.

**New Agreement in principle**

✓ Personal

✓ Property portfolio

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](#) > [Employment details](#)

### Employment details

**Job title \***

**Contract type \***

**Start date \***

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

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

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

**Back** **Continue**

**!** The maximum age at the end of the mortgage term can't exceed any client's 75<sup>th</sup> birthday. We don't accept any applications where your client's selected retirement age is over 75.

## New application > Financial > Income details

On this page you can provide full details of your client's income.

**New Agreement in principle**

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

### Income details

**Affordability calculator**

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

**Benefits - enter annual equivalent**

**Child benefit \***

£ 0

**Child tax credit \***

£ 0

**Working tax credit/pension credit \***

£ 0

**Universal Credit \***

£ 0

**Indefinite state benefits (DWP/HMRC) \***

£ 0

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

## New application > Financial > Financial declaration

On this page confirm your client's financial declaration.

**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 give more information.

## New application > Financial > Self employment details

On this page you can provide your client's self employment details.

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

- ✓ Personal
- ✓ Property portfolio
- 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
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- Declaration and submit

### Self employment details

**Self employment type** \*

Sole trader

What is your selected/anticipated retirement age?

70

Net profit from most recent accounts \* ?

£ 33,500

Year end \* ?

04 / 2016

Previous years income available? \* ?

Yes  No

2015

£ 32,000

2014

£ 33,000

Select the appropriate self employment type.

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

## New application > Financial > Business details

On this page you can provide your client's business details.

**New Agreement in principle**

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

### Business details

**Type of business \***

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

**Accounts available for (years) \* ?**

**Business owned for (years) \* ?**

**Back**

**Continue**

- ✓ Personal
- ✓ Property portfolio
- Financial
  - ✓ **Mr D Application**
  - ✓ Employment details
  - ✓ Income details
  - ✓ Financial declaration
  - Mrs D Application**
  - ✓ Self employment details
  - Business details**
  - Income details
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  - Declaration and submit

## New application > Financial > Employment details

On this page you can provide your client's employment details.

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

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    - Income details**
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### Income details

**Affordability calculator**

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 \***

£ 33,500

**Directors dividends \***

£ 0

**Maintenance payments \***


£ 0

**Rental income \***

£ 0

**Fostering income \***

£ 0

 Your client's net profit is carried over from the previous pages.

## New application > Financial > Financial declaration

On this page confirm the applicant's financial declaration.

**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 give more information.

# New application > Financial > Commitments

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

**New Agreement in principle**

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

- Personal
- Property portfolio
- 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

## Financial commitments

Do you have any current credit commitments? \* ?

**Credit Commitment 1**

**Commitment Type \***  
Credit Card

**Lender \***    
**Monthly Payment \***

**Clearing prior to mortgage completion? \***

**Held by \***

**Credit Commitment 2**

**Commitment Type \***    
**Balance \***

**Lender \***    
**Monthly Payment \***

**Clearing prior to mortgage completion? \***

**Held by \***

**i** If you would like to delete a credit commitment you can only select the last one in the list each time you select delete.

Total Balance **£ 6,000** Total Monthly Payments **£ 255**

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

## New application > Financial > Budget planner

On this page, complete your client's budget planner.

**New Agreement in principle** You are in Application > My applications > Budget planner

### Budget planner

**Income and commitment breakdown** ?

**Total combined net monthly income**

(as calculated within the **affordability calculator**)

£ 3,800

**Monthly committed expenditure**

**Childcare and education** ?

£ 250

**Maintenance payments** ?

£

**Monthly running costs of other properties**

£ 0

**Life, health insurance and private pension payments**

£

**Additional committed expenditure** ?

£ 0

**Use the outputs from our affordability calculator to help you complete this page.**

**Back** **Continue**

## New application > Loan required > Loan details

On this page you can provide details of the loan your client needs.

**New Agreement in principle**

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

### Loan details

**Mortgage required** \* ?

£ 200,000

**Purchase price/valuation** \* ?

£ 285,000

**Property usage** \*

Wholly Owner-Occupied Res.

**Porting product?** \* ?

Yes No

**Type of product** \* ?

Fixed Rate less than 5 years

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

Yes No

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

**!** For Scottish properties, if the purchase price is more than the valuation, please key in the valuation figure from the home report, not the purchase price. To make sure the offer is correct, you'll need to add a general note in the 'Regulation' section (as shown on slide 80).



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.

## New application > Loan required > Loan purpose

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

**New Agreement in principle**

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

### Loan purpose

Please take care when confirming the loan purpose.  
For applications on the Help to Buy: equity loan scheme or shared ownership please choose these options and don't select 'first purchase', 'smaller property' or 'larger property'.

**Loan purpose \***

Larger Property


Smaller Property

Shared Ownership

Help to Buy: equity loan schemes

House Construction - Finished

Land Purchase

 Carefully select the most appropriate loan purpose. The answer to this question will drive further questions.

## New application > Loan required > Loan breakdown

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

**New Agreement in principle**

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

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

### Loan breakdown

**Mortgage required \*** ?

£ 200,000

**Funds required to improve property \***

£ 0

**Total mortgage required**  
**£ 200,000**

**Deposit**  
**£ 85,000**

**Purchase price**  
**£ 285,000**

**Loan parts** ?

**Loan Part 1**

**Loan Amount \***

£ 200,000

**Repayment Type \***      **Loan Term \***

Repayment      25 - 01

Total allocated £ 200,000

[Back](#)      [Continue](#)

## New application > Present housing > Existing/previous loan details

On this page you can provide your client's present housing situation.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Existing/previous loan details](#)

### Existing/previous loan details

Do you own a property now?  
Yes

Have you ever owned a property?  
Yes

Do you own a mortgage on your current property?  
Yes

Did you have a mortgage on the property?  
N/A

Is it a Santander mortgage?  
Yes

Sale price/Valuation of existing residential property \*

£	150,000
---	---------

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

✓ Personal

✓ Property portfolio

✓ Financial

✓ Loan required

Present housing

**Mr D Application**

**Existing/previous loan details**

Other housing details

**Mrs D Application**

Existing/previous loan details

Other housing details

Declaration and submit

## New application > Present housing > Other housing details

On this page, simply select your client's current residential status.

**New Agreement in principle**

✓ Personal

✓ Property portfolio

✓ Financial

✓ Loan required

Present housing

✓ **Mr D Application**

✓ Existing/previous loan details

**Other housing details**

**Mrs D Application**

Existing/previous loan details

Other housing details

Declaration and submit

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

### Other housing details

**Current residential status \***

Owner/occupier

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

## New application > Present housing > Existing/previous loan details

On this page you can provide your client's present housing situation.

**New Agreement in principle**

You are in [Application](#) > [My applications](#) > [Existing/previous loan details](#)

### Existing/previous loan details

Do you own a property now?  
Yes

Have you ever owned a property?  
Yes

Do you own a mortgage on your current property?  
Yes

Did you have a mortgage on the property?  
N/A

Is it a Santander mortgage?  
Yes

Sale price/Valuation of existing residential property \*  
**£ 150,000**

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

✓ Personal

✓ Property portfolio

✓ Financial

✓ Loan required

Present housing

✓ **Mr D Application**

✓ Existing/previous loan details

✓ Other housing details

**Mrs D Application**

**Existing/previous loan details**

Other housing details

Declaration and submit

## New application > Present housing > Other housing details

On this page, simply select your client's current residential status.

**New Agreement in principle**

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

### Other housing details

**Current residential status \***

 ▼

**Back**

**Continue**

- ✓ Personal
- ✓ Property portfolio
- ✓ Financial
- ✓ Loan required
- ✓ Present housing
- ✓ **Mr D Application**
- ✓ Existing/previous loan details
- ✓ Other housing details
- ✓ **Mrs D Application**
- ✓ Existing/previous loan details
- Other housing details**
- Declaration and submit

## New application > Declaration and submit > Confirmation

Confirm that your clients have consented to the declaration and then submit the application.

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

- ✓ Personal
- ✓ Property portfolio
- ✓ Financial
- ✓ Loan required
- ✓ Present housing
- ✓ Declaration and submit
- 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:

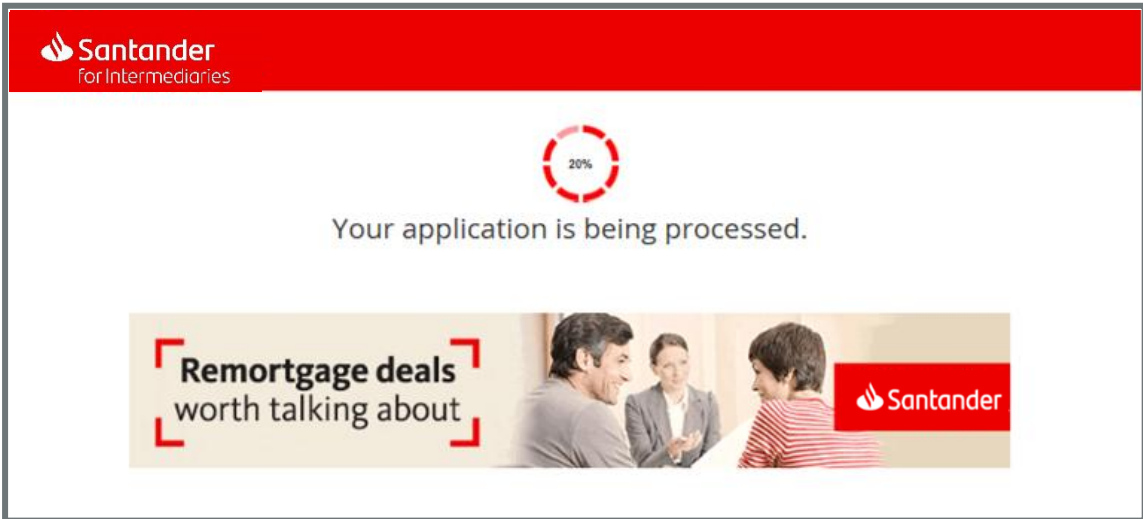
- [Terms and conditions of use](#)
- [Mortgage and Insurance - Terms of Business](#)
- [Data Protection Agreement](#)

Please click the Submit button below to proceed.

[Back](#)    [Submit](#)

## New application > Getting a decision

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



The screenshot shows a user interface for Santander For Intermediaries. At the top, there is a red header with the Santander logo and the text "Santander For Intermediaries". Below the header, a circular progress indicator shows "20%" completion. The main text reads "Your application is being processed." Below this, there is a promotional banner with the text "Remortgage deals worth talking about" and a small Santander logo on the right. The banner features a photograph of three people in a meeting.

## New application > Agreement in principle decision

Our decision will be displayed on this screen.

You are in

### AIP - decision

**Your reference number:** AA8200538

**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.

Mr Demo Application

Either DWP child benefit letter (all pages) OR latest bank statement showing child benefit payment

We need to see all pages of the award letter.  
See our [bank statements guide](#) for more information.

Latest monthly payslip or latest four weeks' consecutive payslips

Payslips must show applicant's and employer's name.  
See our [payslip guide](#) for more information.

Mrs Demo Application

Accountant's certificate OR Latest two years' Self Assessment Tax Calculation forms (SA302s) plus Tax Year Overview (TYO) for each corresponding tax year

We only accept our [accountant's certificate template](#)

Application Requirements

Proof of address such as council tax bill



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

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

[Print aip certificate](#)

[Print full mortgage application form](#)

[Home](#)


[Continue to FMA](#)

# New application > Agreement in principle decision

Our decision will be displayed on this screen.

You are in

## AIP - decision



You can print a copy of the AIP certificate for your clients.

**Your reference number:** AA8200538

**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.

**Mr Demo Application**

**Either DWP child benefit payment**  
We need to see all pages of the award letter.  
See our [bank statements guide](#) for more information.

**Latest monthly payslip**  
Payslips must show applicant's and employer's details.  
See our [payslip guide](#) for more information.

**Mrs Demo Application**

**Accountant's certificate (SA302s) plus Tax Year**  
We only accept our [accountant's certificate](#).

**Application Requirements**

**Proof of address such as**

To view details of acceptable evidence of income see our [income guide](#).

[Print aip certificate](#) [Download certificate](#)

[Home](#)

### Agreement in Principle

To:

of

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

who will be pleased to emerge 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.

Santander 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 Santander UK plc. Any offer of a mortgage made by Santander 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.**

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## New application > Agreement in principle decision

Our decision will be displayed on this screen.

You are in

### AIP - decision

**Your reference number:** AA8200538

**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.

Mr Demo Application

Either DWP child benefit letter (all pages) OR latest bank statement showing child benefit payment

We need to see all pages of the award letter.  
See our [bank statements guide](#) for more information.

Latest monthly payslip or latest four weeks' consecutive payslips

Payslips must show applicant's and employer's name.  
See our [payslip guide](#) for more information.

Mrs Demo Application


Accountant's certificate OR Latest two years' Self Assessment Tax Calculation forms (SA302s) plus Tax Year Overview (TYO) for each corresponding tax year

We only accept our [accountant's certificate template](#)

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](#)



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

[Continue to FMA](#)

# Completing the full mortgage application

03

## Full mortgage application > Personal details > Applicant details

On this page you can complete the remaining client details.

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** \*  
AB123456C

**Country of residence** \*  
United Kingdom

**Nationality** \*  
British

**Dual Nationality** \*  
 Yes  No

**Continue**

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

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.

**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

## Full mortgage application > Personal details > Applicant details

On this page you can complete the remaining client details.

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** \*

On this page you can complete additional contact details for your client.

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.

**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
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- 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

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
<b>SANTANDER UK PLC, GRAFTON GATE EAST, MILTON KEYNES, United Kingdom, MK9 1AN</b>		
	Time at this address	Time at this address
	<b>3 Years, 7 Months</b>	<b>0 Years, 0 Months</b>

Address 2	Mr D Application	Mrs D Application
<b>Santander, Cariton Park, Narborough, Leicester, Leicestershire, , LE19 0AL</b>		
	Time at this address	Time at this address
	<b>0 Years, 0 Months</b>	<b>5 Years, 0 Months</b>

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

## Full mortgage application > Property portfolio

On this page you can provide details of other properties which your clients will own on completion.

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

### Property portfolio

Will any applicant own any other properties following the completion of this mortgage? \*

**!** If your clients will have any other properties in the background on completion, answer 'Yes' and complete this page.

- ✓ Personal
- ✓ Property portfolio
- Portfolio summary**
- Financial
- Property to be purchased
- Loan required
- Present housing
- Submission form
- Declaration and submit

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

On this page you can complete the remaining employment details.

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

## Employment details

Job title \*  
**Teacher**

Contract type \*  
**Permanent**

Start date \*  
**01 Jan 2000**

Nature of duties \*

Name of employer \*

Employer's address \*  
**SANTANDER UK PLC, GRAFTON GATE EAST, MILTON KEYNES, United Kingdom, MK9 1AN**  
[Clear address](#) [View details](#)

Is this address your usual place of work? \*  
 Yes  No

Telephone number

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? \* ?

417 Character(s) left

**i** For more information, see our lending criteria or our guide to select retirement age.

- Personal
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- Financial
  - Mr D Application
  - Employment details**
  - Income details
  - Financial declaration
- Mrs D Application
  - Self employment details
  - Business details
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This screen displays information as completed in the agreement in principle.

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

## Income details

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

Rental income \*  
£ 0

Fostering income \*  
£ 0

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

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

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

## Financial declaration

✓ Personal

✓ Property portfolio

Financial

✓ **Mr D Application**

✓ Employment details

✓ Income details

**Financial declaration**

**Mrs D Application**

Self employment details

Business details

Accountant details

Income details

Financial declaration

Commitments

Budget planner

Property to be purchased

Loan required

Present housing

Submission form

Declaration and submit

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**

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

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

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

## Self employment details

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  - Self employment details**
  - Business details
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- Property to be purchased
- Loan required
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- Submission form
- Declaration and submit

**Self employment type** \*

**Sole trader**

Does your business have an outstanding Bounce Back Loan (BBL) or Coronavirus Business Interruption Loan (CBIL)? \*

*i* For more information please refer to our [self-employed page](#).

Yes  No

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

70

Customer's share of net profit (in percentage) \* ?

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

£ 33,000

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? \* ?

I intend to remain as an interior designer until retirement my work involves design only all fitting is outsourced to a different company]

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

On this page you can complete the remaining business details.

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

## Business details

- ✓ Personal
- ✓ Property portfolio
- Financial
  - ✓ **Mr D Application**
  - ✓ Employment details
  - ✓ Income details
  - ✓ Financial declaration
  - Mrs D Application**
  - ✓ Self employment details
  - Business details**
  - Accountant details
  - Income details
  - Financial declaration
  - Commitments
  - Budget planner
- Property to be purchased
- Loan required
- Present housing
- Submission form
- Declaration and submit

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, United Kingdom, MK9 1AN  
[Clear address](#) [View details](#)

Telephone number

Email address

[← Previous](#) [Next](#)

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

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

## Accountant details

✓ Personal

✓ Property portfolio

Financial

✓ **Mr D Application**

✓ Employment details

✓ Income details

✓ Financial declaration

**Mrs D Application**

✓ Self employment details

✓ Business details

**Accountant details**

Income details

Financial declaration

Commitments

Budget planner

Property to be purchased

Loan required

Present housing

Submission form

Declaration and submit

**Name of accountancy firm \***

**Accountant's address \***

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

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

**Contact name**

**Reference**

**Telephone number**

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

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

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

## Income details

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 \*  
£ 33,500

Directors dividends \*  
£ 0

Private/company pensions and annuities \*  
£ 0

State pension \*  
£ 0

Rental income \*  
£ 0

Fostering income \*  
£ 0

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

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

## 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**

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  - Income details
  - Financial declaration
  - Mrs D Application**
  - Self employment details
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This page displays information as completed in the 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	Commitment Type *	Balance *	Lender *	Monthly Payment *	Clearing prior to mortgage completion? *	Held by *
	<input type="text" value="Credit Card"/>	<input type="text" value="£ 1,000"/>	<input type="text" value="Santander"/>	<input type="text" value="£ 30"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text" value="1st Applicant"/>

**!** The credit commitments can be edited. However, any changes may affect our lending decision.

Credit Commitment 2	Commitment Type *	Balance *	Lender *	Monthly Payment *	Clearing prior to mortgage completion? *	Held by *
	<input type="text" value="Hire Purchase"/>	<input type="text" value="£ 5,000"/>	<input type="text" value="Santander"/>	<input type="text" value="£ 225"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text" value="2nd Applicant"/>

**i** If you would like to delete a credit commitment you can only select the last one in the list each time you select delete.

Total Balance **£ 6,000** Total Monthly Payments **£ 255**

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

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

## Budget planner

**Income and commitment breakdown** ?

**Total combined net monthly income**

(as calculated within the [affordability calculator](#))

£	3,800
---	-------

**Monthly committed expenditure**

**Childcare and education** ?

£	250
---	-----

**Maintenance payments** ?

£	
---	--

**Monthly running costs of other properties** ?

£ 0

**Life, health insurance and private pensions** ?

£	
---	--

**Additional committed expenditure** ?

£	0
---	---

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## Full mortgage application > Property to be purchased > Property details

On this page you can complete the property details for the address of the property being purchased.

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### Property details

Property address \* ?  
298, Deansgate, Manchester, Greater Manchester, United Kingdom  
[Clear address](#) [View details](#)

Is the property in Scotland? \*  
 Yes  No

Has a survey been carried out by a Santander panel surveyor from which a transcription can be taken? \*  
 Yes  No

Will this property be your primary residence on the completion of your mortgage or at a later time? \* ?  
 Yes  No


Property used without structural change? \* ?  
 Yes  No


Part of the property rented out? \* ?  
 Yes  No


Tenure of property \*  
Feudal

Ground rent (monthly equivalent) \*  
£ 0

Ground rent, if variable provide details  
  
40 Character(s) left (few special characters are not allowed)

 If the property is in Scotland, select 'Yes'.  
And if the property has a home report, select 'Yes' when it asks if a survey has been carried out.

 All fields highlighted with \* are mandatory. Where there's no ground rent, service charge or feudal duty payable, enter '0'.

 In Scotland, most properties will be feudal ownership.

## Full mortgage application > Property to be purchased > Property details

On this page you can complete the property details for the address of the property being purchased.

**Service charge (monthly equivalent) \***

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

**Type of property \***

**Number of bedrooms \***

**Number of living rooms \***

**Parking \***


**Contact details for valuation \***

**Details ?**

132 Character(s) left (Special characters are not allowed)

**Is this a new build purchase? \***

**Year of property construction \***

 For a Scottish property where there's a home report, select 'Contact other'. And then enter the surveyor details in the 'Details' box.

On this page you can complete the purchase details.

You are in Application > My applications > Purchase details

## Purchase details

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**Applied for mortgage on property before? \***

Yes  No

**Anticipated completion date ?**

01 / 01 / 2017

**Apartment from you as the applicant(s), with ?**

Yes  No

**Are you buying under a Right to Buy scheme? \***

Yes  No

**Is this a private sale? \***

Yes  No

**Are you receiving a vendor's sales cash incentive? \* ?**

Yes  No

**!** If known, input an anticipated completion date. This is especially important for new build applications.

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## Full mortgage application &gt; Property to be purchased &gt; Vendor details

On this page you can complete the vendor details.

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

## Vendor details

**Surveyor access details \***

**Name of present owner/contact name \*** ?

**Address \***

**Postcode**

Manual address

**Telephone number \***

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For a Scottish property where there's a home report, select 'Other' for Surveyor access details. And then enter the surveyor details, including phone number, that will be completing the transcript in the 'Name of present owner/contact name' box.

On this page you can complete the solicitor details.

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

## Solicitor details

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

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

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## Full mortgage application > Property to be purchased > Solicitor details

On this page, the results of the solicitor search will be displayed.

**Application AA8200538**

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

### Solicitor details

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

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

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

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

## Solicitor details

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**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**

**Clear details**

**Back** **Continue**

## Full mortgage application > 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 needed.

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

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- Loan purpose
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### Loan details

Please note any changes to the Loan or Purchase Price 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) ▼

**Porting product?** \* ?

Yes  No

**Loan breakdown**

Purpose	AIP Amount	FMA Amount
Mortgage required *	£ 200,000	<input style="width: 80%;" type="text" value="£ 200,000"/>
Funds required to improve property *	£ 0	<input style="width: 80%;" type="text" value="£ 0"/>
<b>Total mortgage required</b>	<b>£ 200,000</b>	<b>£ 200,000</b>
<b>Deposit</b>	<b>£ 85,000</b>	<b>£ 85,000</b>
<b>Purchase price</b>	<b>£ 285,000</b>	<b>£ 285,000</b>

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Continue

**!** If the property is in Scotland, you can select 'Yes' if the loan or purchase price has changed since AIP.

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

## Full mortgage application > Loan required > Loan purpose

On this page, details from the agreement in principle are displayed. For some loan purposes, you'll need to answer some more questions.

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

### Loan purpose

**Loan purpose \***

Larger Property

**Are you applying to anyone else for funds? \***

# Full mortgage application > 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 *	Booking fee
	<input type="text" value="£ 200,000"/>	<input type="text" value=""/>	N/A
	Repayment Type *	Loan Term *	
	<input type="text" value="Repayment"/>	<input type="text" value="25"/> - <input type="text" value="0"/>	

Total allocated £ 200,000

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## Full mortgage application > Loan required > Loan breakdown

On this page you can search our available products.



Only eligible 'on sale' products displayed

### Product search

Products have been filtered for LoyalBorrower 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
VC49V	Tracker	2 year tracker rate	4.44 %	£ 000
KQ61V	Fixed	5 year fixed rate	5.40 %	£ 000
VC50V	Tracker	2 year tracker rate	5.60 %	£ 0
KQ62V	Fixed	5 year fixed rate	5.74 %	£ 0
VC51V	Tracker	2 year tracker rate	5.74 %	£ 0
H2VQ1	Fixed	5 year fixed rate Help2Buy EQLoan	5.70 %	£ 000
KQ64V	Fixed	5 year fixed rate	5.84 %	£ 000
MO47V	Fixed	2 year fixed rate	5.94 %	£ 000
MO52V	Fixed	2.5 year fixed rate New Build Exclusive	5.94 %	£ 000
H2VP9	Fixed	2.5 year fixed rate Help2Buy EQLoan	5.90 %	£ 000
H2VQ2	Fixed	5 year fixed rate Help2Buy EQLoan	5.90 %	£ 0
KQ65V	Fixed	5 year fixed rate	6.04 %	£ 0
MO50V	Fixed	2 year fixed rate	6.14 %	£ 000
MO48V	Fixed	2 year fixed rate	6.10 %	£ 0
MO53V	Fixed	2.5 year fixed rate New Build Exclusive	6.10 %	£ 0
H2VP8	Fixed	2 year fixed rate Help2Buy EQLoan	6.24 %	£ 0
KQ65H	Fixed	5 year fixed rate	6.30 %	£ 0

#### Filters

Product Type

Show all products ▾

Product Term

Show all products ▾

Product Fee

Show all products ▾

Property Type

Show all products ▾

OR

Search by code

Type to search..

Search



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 click on the row for the product and press 'Select product'.

Reset

Close

Select product ▶

## Full mortgage application > 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"/>	<input type="text" value="MO47V"/>	£ 999	<input type="button" value="Yes"/> <input type="button" value="No"/>
	Repayment Type *		Loan Term *	
	<input type="text" value="Repayment"/> <input type="button" value="v"/>		<input type="text" value="25"/> - <input type="text" value="0"/>	

Total allocated £ 200,000

Total fee's capitalised  
£ 999

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.

## Full mortgage application > Loan required > Repayment strategy

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

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

### Repayment strategy

Your current loan breakdown requires no additional repayment strategy details to be entered.

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**!** This screen will display where no additional repayment strategy details are needed. If an interest only mortgage was selected (including part and part), additional questions would appear for completion.

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For more information on our policy on interest only, see our guide to repayment vehicles.

On this page you can complete the deposit details.

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

## Deposit details

**Full deposit amount**  
£ 85000

**Deposit source breakdown**

Please tell us the full deposit breakdown, we may ask you to provide evidence.

Deposit source 1	<b>Deposit Amount *</b>	<input type="text" value="£ 85,000"/>	
	<b>Source of deposit *</b>	<input type="text" value="Equity in present property"/> ▼	<b>Funds - country of origin *</b>
			<input type="text" value="United Kingdom"/> ▼

Total allocated £ 0 Amount left to allocate £ 85,000

[Add Deposit Source](#)

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

You are in [Application](#) > [My applications](#) > [Existing/previous loan details](#)

## Existing/previous loan details

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- ✓ Property portfolio
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  - Existing/previous loan details**
  - Other housing details
- Mrs D Application
  - Existing/previous loan details
  - Other housing details
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Do you own a property now?  
Yes

Have you ever owned a property?  
Yes

Do you own a mortgage on your current property?  
Yes

Did you have a mortgage on the property?  
N/A

Is it a Santander mortgage?  
Yes

Name of lender  
**Santander**

Address of lender \*  
SANTANDER UK PLC, GRAFTON GATE EAST, MILTON KEYNES, United Kingdom, MK9 1AN  
[Clear address](#) [View details](#) |

Lender's account number \*

Sale price/Valuation of existing residential property \*  

£	<input type="text" value="150,000"/>
---	--------------------------------------

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

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

## Other housing details

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- ✓ Property portfolio
- ✓ Financial
- ✓ Property to be purchased
- ✓ Loan required
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  - ✓ **Mr D Application**
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  - Other housing details**
- Mrs D Application**
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**Current residential status** +

**Owner/occupier**

Are you a tenant?

**No**

Staying with friends or relatives?

**No**

How long have you been in your current residential status?

10 | - MM

Other housing arrangements? ?

500 Character(s) left

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

You are in [Application](#) > [My applications](#) > [Existing/previous loan details](#)

## Existing/previous loan details

- ✓ Personal
- ✓ Property portfolio
- ✓ Financial
- ✓ Property to be purchased
- ✓ Loan required
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    - Existing/previous loan details
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  - Mrs D Application**
    - Existing/previous loan details**
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Do you own a property now?  
Yes

Have you ever owned a property?  
Yes

Do you own a mortgage on your current property?  
Yes

Did you have a mortgage on the property?  
N/A

Is it a Santander mortgage?  
Yes

Name of lender  
**Santander**

Address of lender \*  
SANTANDER UK PLC, GRAFTON GATE EAST, MILTON KEYNES, United Kingdom, MK9 1AN  
[Clear address](#) [View details](#)

Lender's account number \*

Sale price/Valuation of existing residential property \*  
**£ 150,000**

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On this page you can complete the other housing details for applicant 2.

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## Other housing details

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**Current residential status** +

**Owner/occupier**

Are you a tenant?  
**No**

Staying with friends or relatives?  
**No**

How long have you been in your current residential status?

-

Other housing arrangements? ?

500 Character(s) left

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On this page you can complete all submission details.

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

## Submission details

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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?  
If not, please update the number. \*

Intermediary email address \*

**i** Is this the best email address for us to contact you about this application? If not, please update it here. To update the email address we hold on file for you for future applications, please contact [MSA@santander.co.uk](mailto:MSA@santander.co.uk)

Do you wish MATS information sent to an additional email address? \* ?

Do you wish your procurement fee to be paid through a mortgage club? \*

Which mortgage club do you want your procurement fee paid through? \* ?

Valuation type \*  
**For Mortgage Purposes**

## Full mortgage application > Submission form > Regulation

On this page you can complete all regulation questions.

You are in: Application > My applications > Regulation

### Regulation

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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

**Provide general notes**

Actual purchase price is £120,000. Applicant is paying higher than the home report valuation

500 Character(s) left

 If the property is in Scotland, for most properties, the applicant will pay over the valuation amount to secure the property. **So please add a note with the actual purchase price. This will make sure the offer is correct.**

On this page you can complete all regulation questions.

### 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 checked="" 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 checked="" 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"/>

### Affordability Declaration

To support this application we need you to complete the following questions


**Applicant 1**

Child Benefit - I confirm that I have calculated that the mortgage will remain affordable when the benefits end. \*

**Yes** No

Please confirm how the mortgage will remain affordable when the payments end. \*

I have checked and confirm that the mortgage will remain affordable when the child benefit payment end

 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 give an explanation.

On this page you can complete all regulation questions.

### Affordability Declaration

To support this application we need you to complete the following questions

**Applicant 1**

Child Benefit - I confirm that I have calculated that the mortgage will remain affordable when the benefits end. \*

Yes  No

Applicant 1	Child no longer dependant/cost removed	<input type="checkbox"/>
	Increase in work hours	<input checked="" type="checkbox"/>
	Promotion/increase in salary	<input type="checkbox"/>
	Reduction/end of childcare costs	<input type="checkbox"/>
	Other	<input type="checkbox"/>


Does the applicant have any discretionary payslip deductions? \*

Yes  No

**i** Discretionary payslip deductions include: additional voluntary pension contributions, private healthcare, employee share schemes e.g. sharesave. For more information see our lending criteria.

Has the applicant confirmed they would be prepared to cancel all discretionary payslip deductions if required in the future if they experience financial difficulties? \*

Yes  No

 Some discretionary payslip deductions can be excluded from our affordability calculation.

**i** For information on our discretionary deductions, see our payslip guide.

On this page you can complete fee payment questions.

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

## Fees

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.

**Valuation fee? \*** ?

**Product fee? \*** ?


N/A

**!** 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.

On this page you can complete Direct Debit details.

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

## 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

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On this page you need to verify your client's identity before submitting the full mortgage application.

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

## Identity verification

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

**Mr Demo Application**

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 Application**

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.

**Intermediary Demo of Z47 Company**

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

01 / 01 / 1980

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

01 / 01 / 1980

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

Yes  No

Position \*

Adviser

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

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

## Confirmation

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- ✓ Identity verification
- 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)

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.

## Full mortgage application > Getting a decision


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



20%

Your application is being processed.

**Remortgage deals**  
worth talking about



Santander

The image shows a progress indicator with a red circular bar at 20% and the text 'Your application is being processed.' Below this is a promotional banner for Santander featuring the text 'Remortgage deals worth talking about' and a photo of three people in a meeting. The Santander logo is also present in the bottom right of the banner.

## 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: AA8199333

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'.

Mr Demo Screenshots

Either DWP child benefit letter (all pages) OR latest bank statement showing child benefit payment

We need to see all pages of the award letter.  
See our [bank statements guide](#) for more information.

Add Document



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

Latest monthly payslip or latest four weeks' worth of payslips

Payslips must show applicant's and employer's name.  
See our [payslip guide](#) for more information.

Add Document

Mrs Demo Screenshots

Accountant's certificate OR Latest two years' Self Assessment Tax Calculation forms (SA302s) plus Tax Year Overview (TYO) for each corresponding tax year

We only accept our [accountant's certificate template](#)

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

# 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:** AA8199333

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

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**Requirements:**  
These are the documents we'll need to support your application.  
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**Latest Universal Credit payment summary with breakdown from your online Universal Credit account**

It must show all the sections, including:

- The amount you're entitled to
- The amount taken off
- Your total payment for this month

**Add Document**

**Evidence of your last 6 months' paym**

**Add Document**

**Accountant's certificate OR Lat (SA302s) plus Tax Year Overvie**

We only accept our **accountant's certificate temp**

**Add Document**

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

**Add Document**

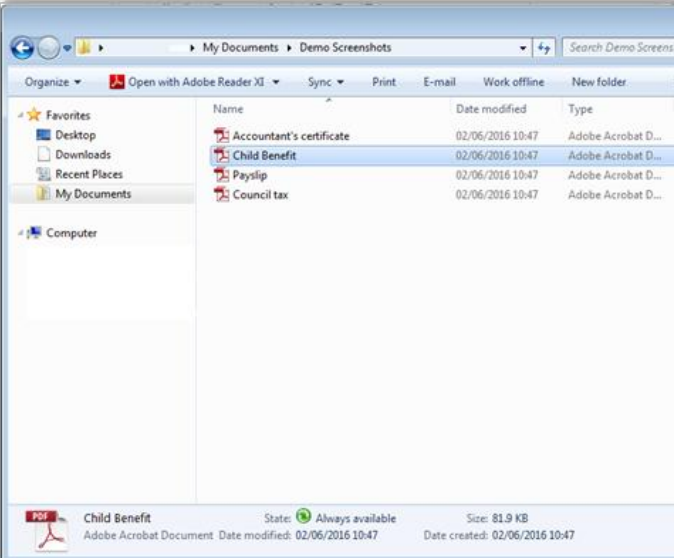
**Additional information**

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**



## Full mortgage application > FMA decision

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Mr Demo Screenshots

#### Either DWP child benefit letter (all pages) OR latest bank statement showing child benefit payment


We need to see all pages of the award letter.  
See our [bank statements guide](#) for more information.

- Child Benefit.pdf 

Add Document

#### Latest monthly payslip or latest four weeks' consecutive payslips

Payslips must show applicant's and employer's name.  
See our [payslip guide](#) for more information.

- Payslip.pdf 

Add Document




Once all the documents you want to add have been added, click 'Submit documents'.

Mrs Demo Screenshots

#### Accountant's certificate OR Latest two years' Self Assessment Tax Calculation forms (SA302s) plus Tax Year Overview (TYO) for each corresponding tax year


We only accept our [accountant's certificate template](#)

- Accountant's certificate.pdf 

Add Document

Application Requirements

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

- Council tax.pdf 

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

Submit documents

## 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:** AA8199333

**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:**  
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**Mr Demo Screenshots**

**Either DWP child benefit letter (all pages) OR latest bank statement showing child benefit payment**

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See our [bank statements guide](#) for more information.

- Child Benefit.pdf

**Add Document**

**Latest monthly payslip or latest four weeks' consecutive payslips**

Payslips must show applicant's and employer's name.  
See our [payslip guide](#) for more information.

**Information**

**Do you want to send the 4 documents you have uploaded to us now?**

**Cancel** **Ok**

**Mrs Demo Screenshots**

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

- Council tax.pdf

**Add Document**

**Application Requirements**

**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** **Submit documents**

Where to get  
more help?

04

Where to get more help?

# 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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