

Intermediaries and investment  
professionals only: not for public  
distribution

November 2025

# Helping you accept your client's product transfer



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This guide shows you how to accept your client's product transfer on their behalf.

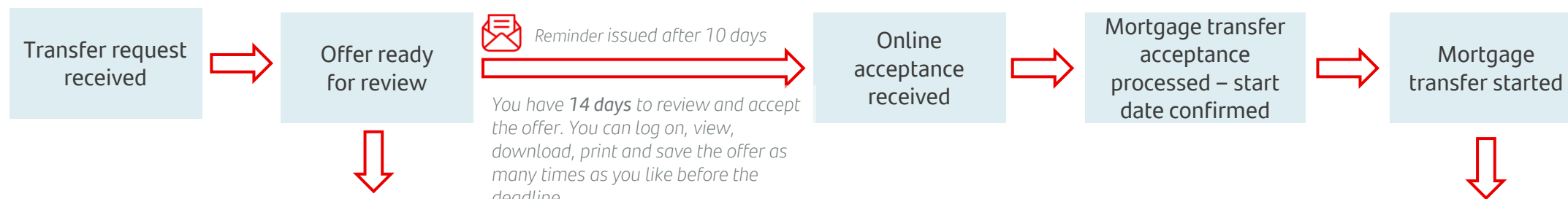
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## Helping you accept your client's product transfer

# Case tracking – keeping you and your client updated

We'll send you and your client case tracking updates by email at each key stage of the process.



**i** You'll receive an email to let you know the offer is ready to review. We recommend you use the link in the email, as the offer reference number (OLA) will automatically populate into the log on screen. You need to accept the offer on their behalf and agree a start date if the new rate is lower. If you haven't provided your client with an illustration, you'll be able to download and share the offer before you accept it.

**i** When your client's new deal will start:


Current deal	New rate?	When do they change to the new deal?
Fixed rate or short-term tracker	Lower	You and your client <b>will get to choose</b> if you want the new deal to start straightaway (the date you accept their offer), or wait until the day after their current deal ends*
Fixed rate or short-term tracker	Same or higher	Day after their current deal ends*
SVR, FoR or lifetime tracker	Same, lower or higher	Straightaway, the date you accept their offer

\*or the day before the completion deadline of the new deal, whichever is first.

## Helping you accept your client's product transfer

# Offer ready for review

We'll send you both a MATS message when your client's offer is ready to review. Your email will include their offer reference number and a link to santander.co.uk, where you can log in securely to access and accept their offer.



Broker email content

**Intermediary case tracker update**

Case reference xxxxxx, updated DD/MM/YYYY XX:XX


Your client's mortgage product transfer offer is ready to check and accept online.

**Accepting your client's offer**  
The reference number for this offer is OLA0010487399

You've got until midnight on 20/11/2025 to accept it.

You can accept the offer in 2 ways. If it's a joint r... half of all property postcode. If it's a joint mortgage, you'll just need this information for one of them.

Option 1

**Check and accept the offer here. We'll fill in the reference number for you.** 

Option 2

1. Go to [www.santander.co.uk](http://www.santander.co.uk)
2. Select 'Mortgages'
3. Click 'Accept your deal'.
4. You'll need to fill in the reference number.

If you've requested more than 1 offer for the same client, please make sure you accept the correct one. Take your time to check the information. It forms part of their mortgage contract.

If the new deal you're accepting is lower than their current one, you'll need to agree with your client if they want it to start straight away or wait until their current deal ends, you'll need to choose on their behalf.

If their current deal is on a Standard Variable Rate, Follow-on Rate or a lifetime tracker, you won't get to choose. It will always start straight away.

**What if my client wants to change or cancel after I've accepted the new deal?**  
You can do this, but only if their new deal has a future start date. You can request to change to a different deal or cancel it if there's at least 14 days until the new deal starts.

If you've agreed for the new deal to start straight away, you won't be able to change or cancel it. There's no cooling off period.

**What if my client wants to make other changes after I've accepted their new deal?**  
They won't be able to make any other changes to their mortgage until the new deal starts. This includes applying for an additional loan, making an overpayment, or starting the process to move home.

Thanks  
Santander



If you have any questions or problems accepting your client's deal on their behalf, you should speak to your dedicated contact.



You will have **14 days to accept their product transfer offer online**. The email sent to you and your client will confirm the date the offer must be accepted by.

**IMPORTANT!** If you use the link we send you in the email, the OLA reference number will automatically populate directly into the log on screen.

You can log on, view, print and download the offer as many times as you like before the deadline.

If you haven't provided your client with an illustration, you'll be able to download and share a copy of the offer.

Helping you accept your client's product transfer

# Retrieve your client's offer (part 1 of 2)

**Santander**

←

Step 1 of 3

## Let's find your offer

Your offer reference number ⓘ

OLA0010447775

e.g. OLA0000123456

Surname

HAXXXXXXXXX

Date of birth

21 07 1990

DD MM YYYY

Property postcode

hp4 3rs

This is the postcode of the property that this mortgage offer relates to

Continue →



IMPORTANT! You'll need to accept your client's product transfer deal on their behalf. We suggest you read through the information on this page before continuing.

Please note whilst we update our screens you'll be reading as if you are the client.



To log on and see their offer, you'll need to enter their:

- Offer reference number. This is shown in your MATS email and consists of 3 letters (OLA) followed by 10 numbers. If you use the link we sent you in the email, the OLA reference number will automatically populate directly into the log on screen.
- Surname
- Date of birth
- Mortgaged property postcode.

Helping you accept your client's product transfer

# Retrieve your client's offer (part 2 of 2)

The screenshot shows the Santander mobile app interface for retrieving a client's offer. The app is in a three-step process, currently on Step 1 of 3. The title is "Let's find your offer". The form includes the following fields:

- Your offer reference number:** A text input field containing "OLA0010447775". Below it, a small text says "e.g. OLA0000123456".
- Surname:** A text input field containing "HAXXXXXXXXX".
- Date of birth:** Three separate input fields for day, month, and year. The day field contains "21", the month field contains "07", and the year field contains "1990". Below these fields are the labels "DD", "MM", and "YYYY".
- Property postcode:** A text input field containing "hp4 3rs". Below it, a small text says "This is the postcode of the property that this mortgage offer relates to".

At the bottom of the form is a red "Continue" button with a right-pointing arrow.

! You'll have **3 attempts** to log on before you'll be locked out.

If you have any problems logging on to get their offer, you should speak to your dedicated contact **before your last attempt**. If you're locked out, you'll need to resubmit the request (if the product is still available) or request a paper offer to be sent to your client for them to accept.

i You have 14 days to accept the deal on your client's behalf.

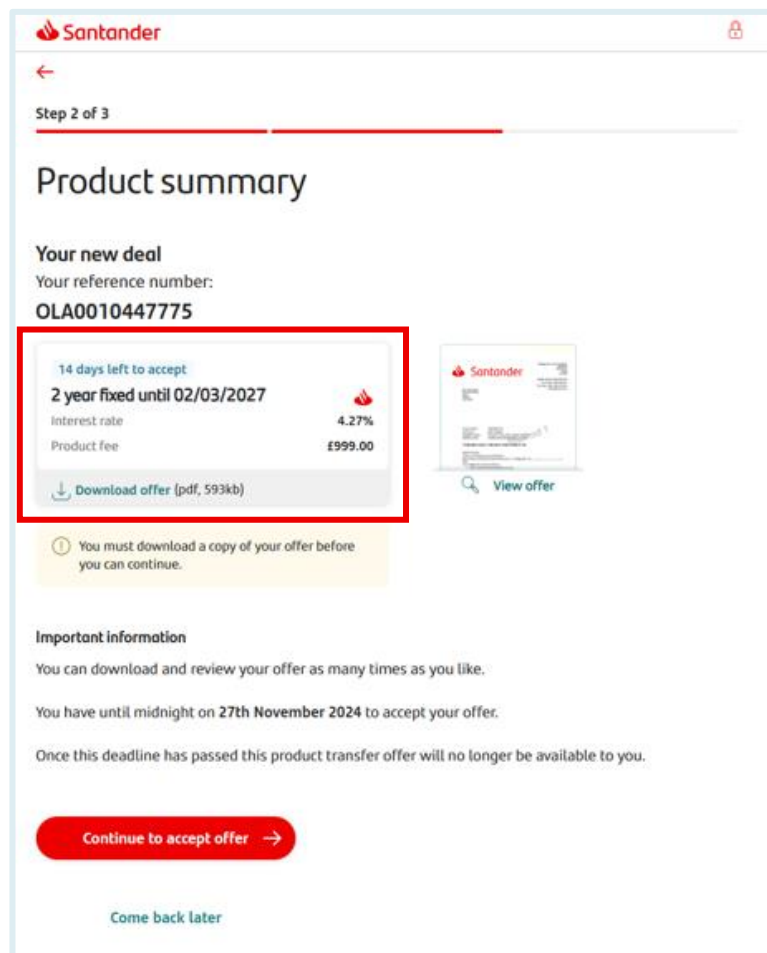
Following a successful log on, a message will appear telling you the deadline you need to accept by.

You can log on as many times as you like before the deadline.

i Remember, whilst we update our screens you'll be reading as if you are the client.

Helping you accept your client's product transfer

# Your client's mortgage details



**i** You can view the rate you've agreed with your client and a summary of the loans you've requested changes to.

Up to 5 loan parts will be shown here.

**i** Click on 'Download offer' to open and review the offer. The PDF can be downloaded, printed and saved.

You can log on and view your client's offer as many times as you like before the deadline.

If you haven't provided an illustration to your client, you can download and share a copy of the offer.

**i** Remember, whilst we update our screens you'll be reading as if you are the client.

Helping you accept your client's product transfer

# Review your client's offer (part 1 of 2)

**Santander** Your details are secure

Product summary 1 Review offer 2 Accept offer 3 Deal accepted 4

## Review your offer

Please read this offer carefully before you continue to accept.

**Santander**

Mortgage and Loan Operations  
Santander  
Sunderland  
SR64 4PH

Telephone number: 0800 783 9738  
Fax number: 0845 605 8377  
Text relay: 18001 0800 783 9738  
7th December 2023

Mr C. M. Zzzz98  
Santander House 201  
Grafton Gate East  
England  
E14 3TB

Account number: ANMF46369038  
Customer(s): Mr C. M. Zzzz98  
Mortgaged Property: Santander House 201, Grafton Gate East, Milton Keynes, England, E14 3TB  
ESIS ref number: 0EAE95C810D405F87DE5E7B98FE90

Download and save a copy of your mortgage offer to keep for your records.  
Once you've accepted, you're unable to download additional copies.

① You must download a copy of your offer before you can continue.

Download offer (pdf)

Close and come back later

Continue to Accept offer

[Back to Product Summary](#)

① You must download the offer PDF before you can continue.

① Remember, whilst we update our screens you'll be reading as if you are the client.

Helping you accept your client's product transfer

# Review your client's offer (part 2 of 2)

**Santander** Your details are secure

Product summary **2** Review offer 3 Accept offer 4 Deal accepted

## Review your offer

Please read this offer carefully before you continue to accept.

**Santander**

Mortgage and Loan Operations  
Santander  
Sunderland  
SR64 4PH

Telephone number: 0800 783 9738  
Fax number: 0845 605 8377  
Text relay: 18001 0800 783 9738  
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Mr C. M. Zzzz98  
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Account number: ANMF46369038  
Customer(s): Mr C. M. Zzzz98  
Mortgaged Property: Santander House 201, Grafton Gate East, Milton Keynes, England, E14 3TB  
ESIS ref number: 0EAE95C810D405F87DE5E7B98FBE90

Download and save a copy of your mortgage offer to keep for your records.  
Once you've accepted, you're unable to download additional copies.

① You must download a copy of your offer before you can continue.

✔ Offer download requested

Close and come back later **Continue to Accept offer**



[Back to Product Summary](#)

① Once the offer has been downloaded, the 'Continue to Accept offer' button will be available.

① Remember, whilst we update our screens you'll be reading as if you are the client.

## Helping you accept your client's product transfer

# Accepting your client's new deal (starting straightaway)

←

Step 3 of 3


## Accept mortgage offer

**You can start your new deal today**  
Your new deal has a lower rate than your current one.

So when would you like to start it?

Today


When either my current deal ends or the cut-off date for the new deal (whichever is sooner)


 Once you've accepted this deal, you won't be able to change or cancel it. There's no cooling off period.

**Accepting your 2 year fixed at 3.92% offer**


I agree to the conditions within the product transfer offer.


I know my new deal will start today, this means I can't change to a new deal or cancel once I accept.


 **Your existing mortgage**  
Until your new deal starts you won't be able to make any other changes to your existing mortgage. E.g. making a new overpayment.  
[More about other changes](#)

 **Accept offer**

[Come back later](#)

 You'll see this screen if their **new deal is lower than their current one**. If you want to start their new deal straightaway, you'll need to tick 'Today' and tick the boxes to confirm acceptance to the product transfer offer on behalf your client and click 'Accept offer'.

 **IMPORTANT!** If you choose to start their new deal straightaway, they won't be able to change or cancel their deal. There's no cooling off period.

 Remember, whilst we update our screens you'll be reading as if you are the client.

Helping you accept your client's product transfer

# Accepting your client's new deal (starting when current deal ends)

Santander

←

Step 3 of 3

## Accept mortgage offer

**You can start your new deal today**  
Your new deal has a lower rate than your current one.

So when would you like to start it?

Today

When either my current deal ends or the cut-off date for the new deal (whichever is sooner)

Accepting your 5 year fixed at 3.78% offer

I agree to the conditions within the product transfer offer.

I know I can either change to a different deal with Santander or cancel this new deal up to 14 days before it starts.

**Your existing mortgage**  
Until your new deal starts you won't be able to make any other changes to your existing mortgage. E.g. making a new overpayment.  
[More about other changes](#)

Accept offer

[Come back later](#)

When either my current deal ends or the cut-off date for the new deal (whichever is sooner)

**i** You'll see this screen if their new deal is lower than their current one. If you want to start their new deal when their current deal ends, you'll need to tick 'When either my current deal ends or the cut-off date for the new deal (whichever is sooner)'. and click 'Accept offer'.

Once you have confirmed their acceptance, if they wish to cancel or transfer to a new deal with Santander, you must ask for this at least 14 days before the confirmed start date. The new deal will be set up on their account to start when their current deal ends, which could be up to 4 months away.

**i** Remember, whilst we update our screens you'll be reading as if you are the client.

Helping you accept your client's product transfer

# Accepting your client's new deal (multi loans)

The screenshot shows the Santander 'Accept mortgage offer' screen. It displays three loan offers, each with a 'Lifetime tracker at 4.77%' and a 'Switch now' option. The first loan has a balance of £99,572.98 and is transferring from a 2-year fixed rate of 5.49%. The second loan has a balance of £10,454.62 and is transferring from Santander's follow-on rate at 7.50%. The third loan has a balance of £117,472.33 and is transferring from a 10-year fixed rate of 3.24%. A red box highlights the 'Switch now' option for the first loan, and another red box highlights the 'Switch now' option for the second loan. A third red box highlights the 'Switch now' option for the third loan. Below the offers is a red 'Accept offer' button and a blue 'Come back later' link. The Santander logo is at the bottom left.

**Accept mortgage offer**

About when this deal starts  
The deal you've chosen has a lower rate than one of the loans you're transferring.  
Loans on Standard Variable Rate, Lifetime Tracker or Follow-on-Rate automatically transfer today.  
Your choice will apply to this loan

**Lifetime tracker at 4.77%**  
Loan balance: £99,572.98  
Transferring from: 2 year fixed at 5.49%  
When would you like to start it?  
 Today  
 When my current one ends

**Lifetime tracker at 4.77%**  
Loan balance: £10,454.62  
Transferring from: Santander's follow-on rate at 7.50%  
 This loan will transfer today.

**Lifetime tracker at 4.77%**  
Loan balance: £117,472.33  
Transferring from: 10 year fixed at 3.24%  
 We will transfer this loan on the 3rd August 2025, because it's currently on the same rate or lower than the one you've chosen.

**Accept offer**

[Come back later](#)

**Santander**

**i** If the new rate is lower than the current one on any of the loan, you'll get to choose when the new deal starts. If it's not lower, or it's currently on SVR, FoR or a lifetime tracker, you won't get to choose.

We'll show you which loan(s) the switch now option applies to.

If you choose to start their new deal straightaway, they won't be able to change or cancel their deal. There's no cooling off period.

For loans that aren't eligible to switch straightaway we'll show you the date the new deal will start.

Regardless of whether the new deal starts straightaway or when the current deal ends. The end date of the new deal will be the same.

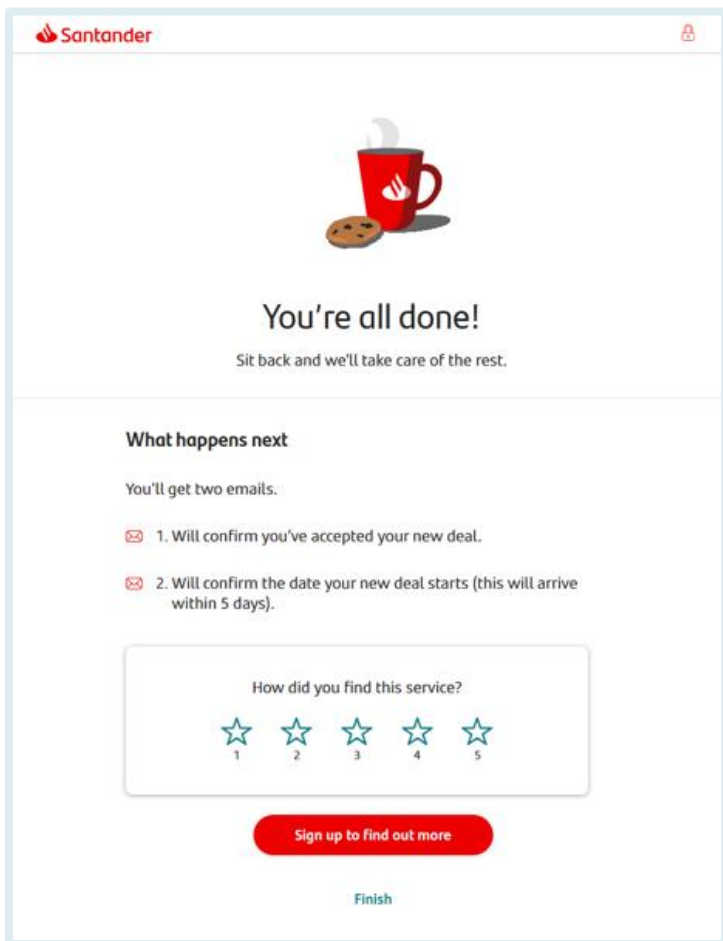
**i** Once you've clicked 'Accept offer' this will confirm acceptance.


You can change or cancel a pre-booked deal as long as you do this at least 14 days before the confirmed start date.

**i** Remember, whilst we update our screens you'll be reading as if you are the client.

Helping you accept your client's product transfer

# Acceptance confirmed



 Once the deal has been accepted, we'll send you and your client an email to confirm we've received the acceptance.

Once the transfer has been processed, we'll send you both another email to confirm the date the new deal will start.

If the new deal starts in the future, we'll send another email when it's started.

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