

Intermediaries and investment
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How to create a mortgage illustration for existing customers moving home



Contents

In this guide, we'll cover the key screens on Introducer Internet for creating a mortgage illustration for existing Santander mortgage customers moving home. Throughout this guide, we'll use the following example:

- Purchase price: £300,000
- Mortgage: £150,000 (£100,000 porting loan amount and £50,000 top-up)
- Deposit: £150,000

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Before starting the mortgage illustration

01

Before starting the mortgage illustration

Visit our website

1. Visit our website – we've got a dedicated page on existing Santander mortgage customers moving home that includes detailed criteria for loyal mover applications.
2. Check how much your client could borrow by completing our affordability calculator.
3. Call our [Telephone Sales Team](#) so they can help you with your application, making the process easier for you and your client. .

For use by mortgage intermediaries only Contact us Search

Santander Products and criteria Calculators and forms Submit and track business Literature Help and register Log on

Home > Products and criteria > Moving home

Existing Santander mortgage customers moving home

If your client already has a Santander mortgage, there are a couple of options available to them when they're moving home.

We pay a procurement fee on the full loan amount, whether your clients are porting an existing product or choosing a new product (some exclusions may apply).

Useful links

- > Lending criteria
- > Latest rates

Useful downloads

- Existing Santander mortgage customers moving home guide
File size: 244kB
- How to create a mortgage illustration for existing customers moving home
File size: 492kB
- How to submit an application for existing customers moving home
File size: 646kB

Port an existing product Choose a new product

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

Key criteria

- Products can only be ported when it's for the purchase of a property. It's not possible to port a product to a property that's owned mortgage-free or is being remortgaged.
- Porting applications are always subject to the conditions for transferring the loan to a new mortgage in the customer's Mortgage Terms and Conditions.
- The applicants and the property must meet our current lending policy and we'll do a full credit assessment.
- If we don't agree to the new mortgage, the applicants will not be able to port their mortgage product and they'll be required to pay any applicable early repayment charge (ERC) if they subsequently redeem their mortgage.
- If your client is looking to borrow less than their current balance, we'll charge an ERC on the amount they don't port. So if their current balance is £100,000 and the new mortgage will be £90,000, we'll charge an ERC on the difference of £10,000.



View our 'Existing Santander mortgage customers moving home' guide before starting the mortgage illustration.

This has useful guidance on the product you select depending on the amount your client is borrowing, the remaining term and if there's an ERC applies.

Introducer Internet

02

Introducer Internet

Mortgage illustration > Loan details

Once you've entered the customer details, you can provide details of the loan your applicant requires.

Santander Mortgage Illustration

You are in: Mortgage Illustration > Loan details

Loan details

Loan amount (excluding flexi available funds) ?

£ 150,000

Purchase price/valuation ?

£ 300,000

Is this a flexible mortgage ?

Yes No

Application type *

Residential

Please select a customer type ?

Loyal Mover

Porting product? ?

Yes No

Porting amount *

£ 100,000

Do any applicants receive income in a foreign currency? *

Yes No

Back Continue

i Make sure you select 'Loyal Mover' from the drop down menu for customer type and select 'Yes' to porting product?

i You'll need to know your client's outstanding mortgage balance before starting the mortgage illustration. Your client can get this information by contacting Santander Mortgage Operations on 0800 917 5630.

Introducer Internet

Mortgage illustration > Product details

In this section you can provide the ported loan details.

Santander Application Mortgage Illustration Mortgage transfer service Tools

Mortgage Illustration You are in Mortgage Illustration > Product details

Product details

Total amount you wish to borrow
£ 150,000

Porting amount
£ 100,000

Ported loan details

Please ensure that the product code and all loan details are entered correctly to ensure that an accurate mortgage illustration is produced. ?

Loan Part 1

Loan Amount +	Product +	Start Date +
£ 100,000	<input type="text"/>	1 / 8
Repayment Type +	Loan Term +	
Repayment	15 - 0	

Total allocated £ 100,000

Please confirm the details of the loan parts that will be ported. You'll need to know the product code for the ported product. Your client can get this information by contacting Santander Mortgage Operations on 0800 917 5630

i You'll need to know the productcode for the ported product, startdate, repayment type and loan term.

i New help text has been added. Select the **?** to learn more.

! If your client is porting a Flexible mortgage product, speak to your dedicated contact first who'll explain which product to choose. Enter your Introducer Internet code into the dedicated contact search on our contact us page to find their details.

Introducer Internet



Mortgage illustration > Product details

If your client is borrowing more, you can enter the top up or new product details once you've entered the ported loan details.



Repayment details

Please ensure that the product code and all loan details are entered correctly to ensure that an accurate mortgage illustration is produced.

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

Loan Part 1	Loan Amount +	Product +	Product fee
	£ 50,000	 H2HRC	£ 0
	Repayment Type +	Loan Term +	
	Repayment 	15	- 0

Total allocated £ 50,000

-  You can view our latest product information and use the look-up tool for the new or top-up product.
-  Once you've completed the product details you'll need to complete the valuation and introducer details pages and then create and download the mortgage illustration.

Where to get
more help

03

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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