

# Mortgages

A guide to your application



# Thank you for choosing Santander for your mortgage

We'd like to make your application as easy as possible. So to help, we've created this step-by-step guide for new and existing customers.

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## How we'll contact you

We know people are busy and can't always answer the phone. So we'll send you updates by email and text wherever we can.

However, there might be times when we need to call you to clarify something. You can save our number **0800 389 0755** into your phone, so you know it's us calling.

For help with your application, you can call us on **0800 085 1292**. We're here Monday to Friday 9am to 7pm and Saturday 9am to 2pm.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.  
All applications are subject to status and our lending criteria.

# The mortgage application journey

What to expect during your application.



## Step 1: Application assessment

- Your Mortgage Relationship Manager (MRM) will complete the first step of your application with you. They'll tell you what supporting documents we need and how to send them to us. You'll get an email with a link to your application tracking page.
  - You can send us anything we've asked for through the 'Information required' section.
  - [Click here](#) if you need help uploading documents.
- Your MRM will then check the documents you've sent us and carry out an affordability and credit check. **This will take up to 4 working days.**
- Your MRM will then talk to you about the next steps. Or, we'll text you your appointment time if you've told us you're flexible.



## Step 2: Appointment with your Mortgage Adviser


- This will take around 1 hour, depending on your personal circumstances and any questions you have.
- They'll find out what's important to you so they can advise you on the right mortgage.
  - **If you're buying a home**, they'll need to know more about your savings, solicitor and estate agent's details.
  - **If you're moving your mortgage to us from another lender**, you'll need your current balance, early repayment charges and exit fees, settlement figure, current interest rate, product type, product term and current mortgage term. Most of this information will be on your redemption statement from your existing mortgage lender.
- Your Mortgage Adviser will send all the necessary paperwork to you by post.
- Our Underwriters will then review your application. Your Mortgage Adviser will be able to tell you how long it's likely to take.



## Step 3: Property valuation

### Valuation

Once your application is complete, we'll arrange for your property to be valued. This is just for our purposes and makes sure the property is worth the amount you say it's worth.

 A mortgage valuation is not a survey. It doesn't advise you on the condition of the property.

The way we value your property will depend on the type of mortgage you want and the amount you're borrowing. It'll either be:

- **an automated valuation**, or
- **an independent registered valuer**, who'll inspect the property externally or internally. If a valuer needs access to your property, we'll contact you to arrange this. If you're buying a new home we'll contact the estate agent or seller.

If you're buying in Scotland, we might accept a transcription of the valuation in the Home Report arranged by the seller. We won't accept a Home Report for private sale applications.

### Survey (if you're buying a home)

We recommend you get a survey of the property. This is to make sure you're aware of its condition before you buy it.

You can find a surveyor by contacting [RICS](#). There are a number of different surveys you can choose. You should discuss your requirements with the surveyor.




## Step 4: Your mortgage offer and completion

When we've got a valuation we're happy with, you'll get a formal mortgage offer. This means your mortgage has been approved.

**If you're an existing Santander mortgage customer borrowing more money, or making any other changes**, in most cases, you'll be sent an agreement in the post. You'll need to sign this and return it to us.

For all other applications, your solicitor or conveyancer will carry out all the required checks. They'll send you a contract to sign, along with any relevant paperwork.

 Read all the paperwork and make sure you're happy with what it says. Speak to your conveyancer if you have any questions.

**If you're buying a home**, you'll agree a completion date (the date you move in). You'll then exchange contracts (Conclusion of Missives in Scotland). On completion, the conveyancers will make sure all money changes hands. Once this has been done you'll be able to collect the keys and move in.

**If you're moving your mortgage to us from another lender**, we'll arrange for the solicitor to complete the transfer.



You can find lots of useful information in our 'A straightforward guide to your mortgage' that we'll email you.

# Checking the progress of your application and how to send us documents

Use our Mortgage Application Tracking System to check where you're up to in your application journey. You can use this to send us any information we've asked for.

You'll get an email at each important point in your application journey. Each email you receive will include a link to the 'Your application tracking page'

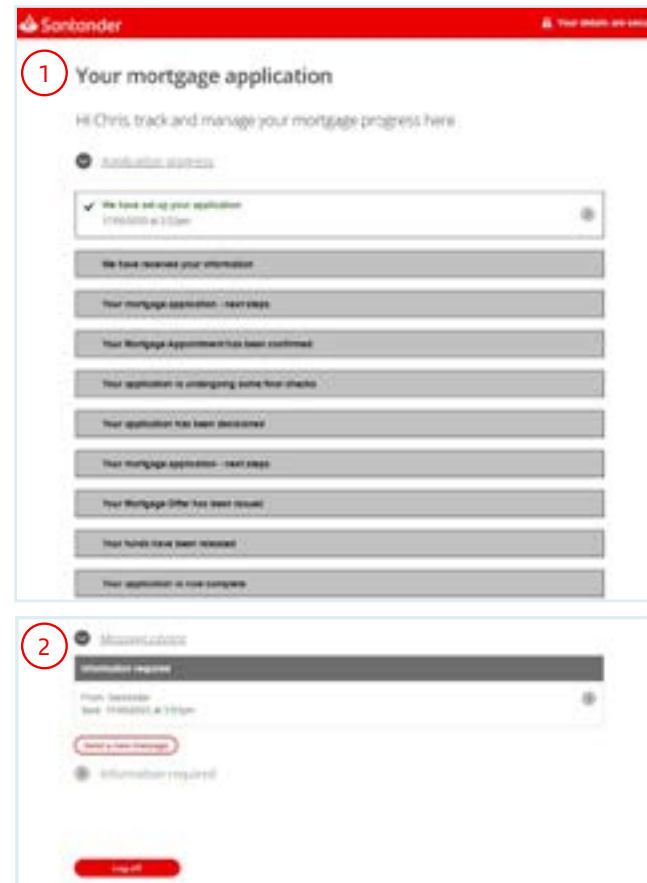
## Application progress

- 1 This section tells you where you're up to in the journey. You can click on any of the key stages to see more information.

## Message centre

- 2 Any messages we've sent you will be stored here. Click the grey arrow to see the full message. Please read all messages as you might need to take action.

You can also send us a message if you'd prefer not to call.



## Information required

You can upload up to 5 documents at a time, as well as using the message box to respond to our request, or provide any additional comments.

Please ensure all documents are

- PDF, JPEG, JPG, TIF, TIFF, BMP, GIF, PNG files
- Scanned documents or photographs
- Up to 20MB per upload
- Not password protected

Chris Green

### Please provide

Latest update: 17/05/2023 at 2:59pm

Your last 3 months' personal bank statements showing all your income and outgoings and overdraft limit if you have one. We need to see:

- Your name and address
- The running balance
- All of the pages of the statement.

Add information

3

Chris Green

### Please provide

Latest update: 17/05/2023 at 2:58pm

Your latest month's payslip (must be dated within the last 2 months) or if you're paid more frequently than monthly, your last 4 weeks' payslips (latest of which must be dated within the last 5 weeks).

They must be legible and show:

- Your name and your employer's name
- The pay date or tax period
- The net pay and gross pay.

### Message

Please don't send any personal or sensitive information including credit/debit card details or bank account details. Payment details can only be accepted over the telephone.

Add a document

Submit

4


5


## Information required


- 3 To upload your documents click on the 'Add information' button.
- 4 Click the 'Add a document' button and find the file on your device.

You can also use the message box to tell us any information we've asked for.


When you've finished, click the 'Submit' button.


 Files need to be: .pdf / .jpeg (or .jpg) / .tif (or .tiff) / .bmp / .gif / .png


 An error message will appear if you submit a document in a different format. You'll need to save it again or convert it to one of the above formats.

 Please make sure you don't password protect your documents as we won't be able to read them.

You can attach up to 5 files to each information request.

 If you have more than 5 items to send us, you can upload these to the 'Provide additional information' section on this tab.

 There's a combined file size limit of 20 MB per information request. This can be made up of any combination i.e. 5 files of 4 MB each or 2 files of 10 MB etc.

 Check the size of your files before submitting them to avoid exceeding the limit. If you exceed the limit you'll receive an error message after submission and we won't receive the documents. If this happens please resend your documents over more than 1 request, making sure each submission is no more than 20 MB.

- 5 Click 'Submit' to upload your documents. You'll then see either a message confirming the upload was successful, or an error message if we can't accept the document you've added. This might be because the file is too large or the wrong format.

Information required

You can upload up to 5 documents at a time, as well as using the message box to respond to our request, or provide any additional comments.

Please ensure all documents are

- PDF, JPEG, JPG, TIF, TIFF, BMP, GIF, PNG files
- Scanned documents or photographs
- Up to 20MB per upload
- Not password protected

✓ Documents uploaded successfully

6

We're currently receiving a high volume of applications. We'll review your documents and update the status to show we've received it within three working days.

Chris Green

Submitted – awaiting approval

Latest update: 17/05/2023 at 2:58pm

Your latest month's payslip (must be dated within the last 2 months) or if you're paid more frequently than monthly, your last 4 weeks' payslips (latest of which must be dated within the last 5 weeks).

They must be legible and show:

Your name and your employer's name

The pay date or tax period

The net pay and gross pay

[Send more information](#)

6 Once you've clicked 'Submit', you'll get a confirmation message if the upload was successful.

Information required

You can upload up to 5 documents at a time, as well as using the message box to respond to our request, or provide any additional comments.

**Please ensure all documents are**

- PDF, JPEG, JPG, TIF, TIFF, BMP, GIF, PNG files
- Scanned documents or photographs
- Up to 20MB per upload
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**Chris Green**

**Submitted – awaiting approval**  
 Latest update: 17/05/2023 at 2:59pm

Your last 3 months' personal bank statements showing all your income and outgoings and overall limit if you have one.  
 We need to see:  
 Your name and address  
 The running balance  
 All of the pages of the statement  
[Send more information](#)

**Provide additional information**

If you need to upload a document that we haven't requested above please submit it here.

[Select document](#)

**Accepted or no longer required Information** 7

**Chris Green**

Your latest month's payslip (must be dated within the last 2 months) or if you're paid more frequently than monthly, your last 4 weeks' payslips (latest of which must be dated within the last 5 weeks).

Application progress

**We have set up your application** 17/05/2023 at 2:22pm

**We have received your information** 8 17/05/2023 at 3:32pm

7 Once a document has been checked, you'll see it's moved to the 'Accepted or no longer required information' section.

i We aim to check documents within 2 working days. We'll send an email or text to let you know we've checked them. If we need any more information, we'll let you know. You can also see full details in the 'Application progress' and 'Message centre' tabs.

8 You'll get a text message or an email once we've received all outstanding documents and information. You'll also see this updated in the 'Application progress' tab.

If you have trouble submitting your documents please call our support team on **0800 085 1495**.