

Mortgages

A guide to your application



Thank you for choosing Santander for your mortgage

We'd like to make your telephone 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 get in touch

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 check 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-6pm and Saturday 9am-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.

How to prepare for your mortgage application

Some things you should know to help you get ready for your telephone application.



Step 1: Getting ready to apply with your Mortgage Enquiry Consultant

When you call us, you'll speak to a Mortgage Enquiry Consultant (MEC). They're here to guide you through the process, check you're eligible to apply, and carry out an initial affordability check to help you prepare for your mortgage application.

Here's what you'll need to get ready

- Know how much you want to borrow.
- Be able to tell us about the income you want to use to support your application.
- Have details of your outgoings including any credit commitments, loans or finance agreements.
- Have details of any general spending, like childcare, school fees, child or spousal maintenance, life Insurance and private pensions.
- If you're buying a home, make sure you've had an offer accepted.

Once your MEC completes step 1, they'll ask you to gather some documents so you can send them to us. Take a look at **page 3** to find out more about the next steps.

Here's what you might need to send us

- Documents that show the income you'll be using for your application. For example, your last 3 months' payslips, your last 3 years' self-employed income and your last 3 months' bank statements.
- Details of any other properties you own.
- If you're buying a home, make sure you can provide details like the address, property type, and the number of bedrooms.

The mortgage application journey

What to expect during your application.



Step 2: Checking how much you could borrow with your Mortgage Relationship Manager

- Your Mortgage Relationship Manager (MRM) will help you get started with your application. They'll let you know what documents we need and how to send them to us. They'll also send you an email with a link to track your application.
 - You can upload anything we've asked for in the 'Information required' section of our Mortgage Application Tracking System.
 - If you're not sure how to upload your documents, check out **page 6** of this guide.
- Once you've sent us the documents, your MRM will review them and carry out an affordability and credit check. This usually takes **up to 4 working days**.
- Then, your MRM will talk to you about the next steps and book a telephone appointment with your Mortgage Adviser. Or they'll text you your appointment time if you've said you're flexible.



You can find lots of useful information in our 'A straightforward guide to your mortgage'. You'll find a link to this in the first email your MRM sends you.



Step 3: Setting up your mortgage with your Mortgage Adviser

- This will take about an hour, depending on your situation and any questions you might have.
- They'll find out what's important to you so they can advise you on the right mortgage from our range.
 - **If you're buying a home**, they'll need some details about your savings, solicitor, and the estate agent you're using to buy your home.
 - **If you're moving your mortgage to us from another lender**, you'll need things like your current balance, early repayment charges, exit fees, settlement figure, current interest rate, product type, and product term. Most of this can be found on your redemption statement from your current lender.
- Your Mortgage Adviser will post your paperwork to you.
- From there, our Underwriters will review your application. Your Mortgage Adviser will let you know how long it's likely to take.



Step 4: 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're paying for it.

 A mortgage valuation is not a survey. It doesn't tell you about 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 **The Royal Institution of Chartered Surveyors**. There are a number of different surveys you can choose. You should discuss your requirements with the surveyor.



Step 5: 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.

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 get 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

Paul Green

⚠ Please provide

Latest update: 06/02/2026 at 12:41pm

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.

[Add information](#)

3

Paul Green

⚠ Please provide

Latest update: 06/02/2026 at 12:45pm

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.

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 get 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

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Please ensure all documents are

- PDF, JPEG, JPG, TIF, TIFF, BMP, GIF, PNG files
- Scanned documents or photographs
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- Not password protected

✓ Documents uploaded successfully 6

Paul Green

Submitted & awaiting approval

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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

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The net pay and gross pay.

[Add information](#)

Provide additional information

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

[Select document](#)

7

Accepted or no longer required information

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.

 **Application progress**

 We have set up your application
06/02/2026 at 12:16pm 

 We have received your information  

 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**.