

Mortgages

A guide to your application



Thank you for choosing Santander for your mortgage.

We'd like to make sure the process is as easy as possible, so we've created this step-by-step guide to help you.

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How we'll communicate with you

We understand you may not always be in a position to answer our calls, so we'll keep you posted on progress by email and text.

Sometimes we may need to call you to clarify some information. So you know it's us calling, why not put our number **0800 389 0755** into your mobile?

For support with your application you can contact our Mortgage Relationship Team on **0800 085 1292**. Our lines are open 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.

New Santander mortgage customers

The process and what to expect during your application



Application assessment

- Your dedicated Mortgage Relationship Manager (MRM) will complete the first stage of your application with you.
- They'll ask for supporting documents, such as proof of your income, which you'll need to upload electronically to our secure Mortgage Application Tracking page. We'll email you the link to this page.
- The documents we need will be listed in the 'Documents and information requested' section on the Mortgage Application Tracking page.
- If you need help, the ['Tracking your mortgage application and uploading documents'](#) section in this guide will help you.
- Your MRM will then complete the affordability and credit checks and your application will be reviewed and documents checked. **This will take up to 4 working days.**
- Next, your MRM will contact you to arrange a telephone mortgage appointment with a Mortgage Adviser. If you've told your MRM that you're flexible with your appointment time then we'll text you your appointment slot.



Appointment with your Mortgage Adviser

- This will take around 60 minutes, 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 will need to know more about your savings, solicitor and estate agent's details.
- If you're remortgaging to us from another lender, you'll need your current balance; early repayment charges and exit fees; redemption 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.



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.

The way we value your property will depend on the type of mortgage you want and the amount you're borrowing. It will 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'll accept a transcription of the valuation in the Home Report, which the seller prepares.

Survey

If you're buying a property, we strongly advise you obtain a survey of the property so you're aware of its condition before you commit to the purchase.

You can find a surveyor by contacting [RICS](#). There are several different surveys available so it's important to discuss with the surveyor which type of survey is best for your requirements.



Offer and completion

When we've received the property valuation we'll write to you with our formal mortgage offer, meaning your mortgage has been approved.

Your solicitor/conveyancer will carry out all the required checks and send you a contract to sign, along with any relevant paperwork.



Read all the paperwork carefully and make sure you're happy with what it says. If you have any questions speak to your solicitor.

If you're buying a home, you'll agree a completion date (the date you move in) and, when you're ready, contracts will be exchanged (this is called Conclusion of Missives in Scotland). On completion, money will be transferred between the conveyancing teams. Once this has been done you'll be able to collect the keys and move in.

If you're remortgaging to us from another lender, we'll arrange for the solicitor to complete the transfer from your existing lender to Santander.



You can find lots of useful information in the 'A straightforward guide to your mortgage (pdf)' we email to you.

Tracking your mortgage application and uploading documents

The Mortgage Application Tracking System is our online tool that lets you track and keep up to date with the progress of your mortgage application up to completion. You can also securely upload any documents we've requested.

Tracking your mortgage application

We'll send you regular email updates when your application reaches key milestones. Each email you receive will include a link to the Mortgage Application Tracking page.

- 1 The 'Key Stages' section tells you how your application is progressing. You can click on any of the key stages to see more information.

Documents and information requested

- 2 The 'Documents' section will list the specific documents we've requested.

Supply case information

- 3 To upload your documents click on the blue link to provide us with information in relation to your application.

Santander Your Progress | Our Website

Please click on any of the Key Stages or Messages to view more information.

Key Stages

1. Record created ✓
Completed: 25/02/20 10:57
2. Application information received
3. Appointment booked
4. Application pack sent
5. Application passed to underwriting
6. Decision
7. Application passed to Mortgage Centre
8. Application offered
9. Funds released
10. Application completed

Messages

Information required
Sent: Today 10:59am

Documents and information requested

Documents	Status
Name Customer: Your latest 4 weeks' consecutive payslips or your latest month's payslip showing yours and your employer's name (Must not be handwritten). Requested: 25th Feb 2020	× Not recieved

Supply case information

[Click here to provide us with information in relation to your application](#)

4 Supply case information

Close

Full name:
Firstname Surname


Mortgage Application

Code:
We need this for verification purposes. Your MAC was provided by one of our advisers or by email.

Do not provide credit/debit card details or bank account details via the Message box. Payment details can only be accepted over the telephone.

Type:

Message:

Attach document: (up to 20MB total) Browse... 
Click the + sign to add another document. Attach up to 5 files.
Document types allowed include pdf, jpg, tif, gif, bmp, png.


This facility is intended for providing supporting application information only. Requests for call backs, receipt confirmation or other comments submitted will not be actioned.


Please visit the [Contact us](#) page on our website for further contact details.


Once submitted, you will no longer be able to view the information provided. Please print a copy for your records prior to submission.

4 Fill in the details requested in the 'Supply case information' section.


5 To upload your document, click on the 'Browse' button in the 'Attach document' field. Find the file you want to upload from your computer, then click "Submit".


 The file format needs to be either .pdf / .jpeg (or .jpg) / .tif / .bmp / .gif / .png


 An error message will appear if you submit a document in a different format. You'll need to re-save 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.

6 Click the green '+' sign to add another document. You can attach up to 5 separate documents in one submission.

 If you have more than 5 items to send us, you can immediately send a second submission with the remaining items.

 There's a combined file size limit of 20 MB per submission. 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'll not receive the documents. If this happens please resend your documents in more than one submission making sure each submission is no more than 20 MB.

7 Click 'Submit information'.

8 Your file(s) have been sent

Please click on any of the Key Stages or Messages to view more information.

Key Stages	Messages
<ol style="list-style-type: none"> Record created ✓ Completed: 25/02/20 10:57 Application information received ✓ Completed: 20/02/20 11:12 Appointment booked Application pack sent Application passed to underwriting Decision Application passed to Mortgage Centre Application offered Funds released Application completed 	<p>All information recieved Sent: Today 11:12am</p> <p>Information required Sent: Today 10:59am</p>

9 Documents and information requested Close

Documents	Status 10
<p>Name Customer: Your latest 4 weeks' consecutive payslips or your latest month's payslip showing yours and your employer's name (Must not be handwritten). Requested: 25th Feb 2020</p>	<p style="text-align: center;">✓</p> <p>Recieved 25th Feb 2020</p>

Supply case information

[Click here to provide us with information in relation to your application](#)

8 Once you've clicked on 'Submit information', you'll get a confirmation that your files have been sent.

9 In the 'Documents and information requested' section you can easily see what you've already uploaded, and if there's anything else we need.

10 Once your documents have been checked by our teams, the status will show as 'Received' with a green tick.

i All documents are checked within two working days.

i We'll also send you an email or text message to let you know when we've checked your documents. If we need further information this will be outlined in the message, or you can view these details on the 'Mortgage Application Tracking' page.

i If we can't accept the document you've uploaded (too big or wrong file type) you'll see this message: 'Customer document submission failed' under the Status section.



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

Existing Santander mortgage customers

If you've applied to borrow more money and change your current deal at the same time, this involves two stages.



Stage 1 - Borrowing more with an additional loan

- Your Mortgage Adviser will discuss your needs and circumstances, and advise you on the most suitable rate available for your whole mortgage (i.e. your existing mortgage and additional loan).
- Your additional loan will be processed first and will complete on this new interest rate.



Stage 2 – Changing your current mortgage deal to the new interest rate

Within three working days of receiving the money for your additional loan, we'll send you an email with details on how to access your product transfer offer online, or to tell you we're posting it to you.

If you're accessing your offer online, you'll have 14 days from the date your offer was issued to review and accept your new deal. If you have a joint mortgage, any account holder can accept on behalf of all account holders after gaining consent. It's important all account holders read the offer.

If we're posting your offer to you, you should receive it within 2-3 working days of receiving the email. You'll then have 14 days from the date on the paperwork to sign and return the Acceptance along with any other documentation and fees as detailed with the offer and covering letter. If you have a joint mortgage, both account holders must sign the Acceptance.

- ⓘ Please look out for the email from us which should arrive within three working days of receiving the money for your additional loan. Remember to check your junk/spam mail folders if you don't see it in your inbox. If you can't locate the email please contact us.

When your new deal will start

Once we've processed your acceptance, your new deal will start:

- After your current deal ends (if your new rate is higher) OR
- Within one working day (if your new rate is the same or lower).

