

# A straightforward guide to your mortgage

# Mortgages from Santander

This guide explains the important features of your mortgage or additional loan. If you have any questions or need any further help in relation to understanding your mortgage please call us.

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Santander is one of the UK's leading personal financial services companies and one of the largest providers of mortgages in the UK. Our aim is to create value for all our customers every day, and with over 160 years' UK mortgage experience and multiple awards to our name, you can be confident that your mortgage is in safe hands.

We believe it's important to make your finances as straightforward and easy to understand as possible. That's why our expert Mortgage Advisers will listen to your needs and offer advice and recommend the right mortgage for your circumstances from our wide range of mortgages guiding you every step of the way.

**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. Applicants must be UK residents aged 18 or over.

# Choosing a mortgage

We offer a range of mortgages to suit your needs whether you're buying your first home, moving home or remortgaging to us from another lender.

Below is a brief summary of the different types of mortgages we currently offer. If you already have a mortgage with us your conditions may vary, so please refer to your mortgage paperwork.

	Fixed rate mortgages	Tracker rate mortgages	Lifetime Tracker mortgages
Tracks the Bank of England base rate	No	Yes	Yes
Fixed monthly payments	Yes	No	No
Initial rate period	From two years	From two years	For the lifetime of the mortgage
Interest rate reverts to Follow-on Rate (variable) after the initial rate period	Yes	Yes	No
Unlimited overpayments <sup>1</sup>	Up to 10% per calendar year	Yes	Yes
Early repayment charge <sup>2</sup>	Yes	No	No

<sup>1</sup> A minimum amount may apply. Please visit [santander.co.uk](http://santander.co.uk) for more information.

<sup>2</sup> If you choose to repay your fixed rate mortgage in full or overpay by more than 10% each calendar year, you'll need to pay an early repayment charge. Check your original mortgage paperwork if you already have a mortgage with us.

Please note: where a mortgage comes with the additional benefit of paid legal fees or cashback, if you repay your mortgage within the first two years, these will need to be repaid.

## Considerations

- Do you want to pay the same amount each month?** A fixed rate mortgage gives you peace of mind that comes from knowing exactly what your payments will be each month during the fixed rate period.
- Do you want your mortgage to track the Bank of England base rate?** A tracker rate mortgage tracks above the Bank of England base rate so your payments will increase or decrease in line with any changes.
- Do you want to remortgage to us from another lender and borrow more money?** Is further borrowing from your existing lender, a second charge loan with a different lender or unsecured borrowing for the additional amount more appropriate?

## Additional benefits

The majority of our mortgages come with the following additional benefit:

- Free standard valuation – on a property valued up to £2.5 million.

Plus, when you remortgage to us from another lender:

- we'll pay your standard legal fees or give you £250 cashback. These will only need to be repaid if you repay your mortgage within the first two years.

Or if you're buying a home:

- we'll give you cashback, which would need to be repaid if you repay your mortgage within the first two years.

## Repayment method

You can choose to repay the amount you borrow through a repayment or interest only mortgage, or a mixture of the two.

If you have a **repayment mortgage**, your monthly payment is made up of 'capital' (the amount you've borrowed) and interest. As long as you keep up with your payments your mortgage will be paid off when your mortgage term ends.

If you have an **interest only mortgage**, your monthly payment only pays the interest you owe. As you're only paying interest, you'll still have to repay the 'capital' (the amount you've borrowed) at the end of your mortgage term. Therefore you must make sure you have a way to pay this off when your mortgage ends. It's important that you check, on a yearly basis, that this arrangement is still on track to pay off your mortgage when your mortgage term ends. If at any point you think that you won't be able to repay the 'capital' at the end of your mortgage term, it's important that you contact us to find out what your options are regarding your mortgage and payment arrangements. The sooner you take action, the easier it'll be to address any issues.

# Mortgage process

## 1 Arranging your mortgage

During your mortgage appointment you'll be asked some important questions about you, your needs and preferences, your circumstances and your finances so we can complete a full assessment of your income and outgoings. This enables us to confirm how much we could lend to you and confirm that it's affordable.

We'll also find out what's important to you so we can advise you on the right mortgage. We'll also take details of the property and your solicitor.

You'll go through a full mortgage application and receive a mortgage illustration for the mortgage deal – this is your quotation. This shows you the monthly payment and the different costs and fees associated with your chosen mortgage.

If however you choose to apply for your mortgage online, you'll need to be comfortable that you're choosing your mortgage without receiving advice from us.

### Product fee

If your mortgage deal has a product fee you have a choice of either paying the product fee up front when you apply for your mortgage or you can choose to add the product fee to the mortgage. If you decide to add the product fee to the mortgage you'll pay interest on this over the term of the mortgage. You can however repay this fee within 21 days following completion of the mortgage without paying any interest on the product fee. If you don't know the exact amount of the fee, please contact us on **0800 783 9738** and we'll confirm this figure. You can then pay over the phone with your credit or debit card or simply send us a cheque payable to yourself (with your mortgage account number written on the back and stating that this is for payment of your product fee), within 21 days of completion to: Santander, Mortgage & Loans Operations, Bridle Road, Bootle, L30 4GB.

## 2 Solicitors and Licensed Conveyancers

There are legal costs involved in setting up your mortgage which vary according to the circumstances involved. We can let you know what solicitors or licensed conveyancers are in your local area and are on our approved list. However, if you choose a solicitor or licensed conveyancer who isn't on our approved list, we'll need to instruct another firm to act for us - this is called dual representation. If this is the case you'll be responsible for the legal costs of the solicitor or licensed conveyancer you appoint, plus the legal costs for the firm we appoint. Applications where dual representation is used can often take longer than a standard application to go through to completion.

Please note that your mortgage offer will be withdrawn if either:

- the solicitor or licensed conveyancer can't provide an unqualified report or title for the property; or
- by completion, your mortgage offer has any outstanding conditions which need to be satisfied.

You may be responsible for our legal costs in connection with your application, whether or not the mortgage completes.

## 3 Valuations and surveys

### Valuation

Once the mortgage application is completed we'll arrange for the property to be valued. The valuation is for our purposes, so we know the value of the property is worth the amount you want to borrow. Once we've received the valuation we can make you a formal mortgage offer, meaning your mortgage has been approved.

The way we value your property will depend upon the type of mortgage you require. The valuation may be completed by using an automated valuation (AVM) or by instructing an independent registered valuer to provide a valuation assessment without inspecting the property. Where a valuer does inspect the property a copy of the valuation report will be enclosed with your mortgage offer.

If you're buying in Scotland we'll accept a transcription of the valuation in the Home Report, which the seller prepares.

**Please note: A mortgage valuation is also referred to as a mortgage survey, but it's not a survey of the structural condition of the property, it's a valuation report to assist the mortgage application process. Even where a valuer has inspected the property internally the valuation doesn't provide advice about its condition in any detail.**

### Surveys

If you're buying a property we strongly advise you obtain a survey of the property to make sure you're aware of its condition and possible costs that could be incurred once you own it.

During the mortgage application process you'll have the opportunity to discuss the different types of property survey available with an independent surveying company, Countrywide Surveying Services. This is intended to help you make an informed decision in the home buying process and there is no obligation for you to purchase a survey.

You can find a surveyor by calling Countrywide Surveying Services on **0161 401 2917** or emailing [hello@cwsurveyors.co.uk](mailto:hello@cwsurveyors.co.uk). Or by calling Connells on **01525 218655** or emailing [sanuk@connells.co.uk](mailto:sanuk@connells.co.uk). Alternatively try the independent professional body, Royal Institution of Chartered Surveyors (RICS), at [www.ricsfirms.com/home](http://www.ricsfirms.com/home).

Please note, we don't see the survey reports as they're intended for you when you buy a property. If you're not satisfied with the level of service your surveyor provides, please contact your surveyor directly.

### Fees

Details of valuation fees are included in the tariff of mortgage charges. How much you pay depends on either the purchase price or the estimated value of the property.

Please note, that if the purchase price is concessionary or a reduced figure, e.g. when buying your council home, the fee will be based on the valuation and not the price.

## Online and Mobile banking

You can view your mortgage securely in online and mobile banking, alongside any other accounts you hold with us.

- See your current product details including the interest rate, when your deal ends and any early repayment charges and access your Annual Mortgage Statement.
- Explore and secure a new deal for your existing mortgage.
- Make single overpayments and set up regular overpayments.
- Start the process to change your mortgage term or repayment method.
- Get a decision in principle and apply for an additional loan.

If you're not already registered for Online Banking, we'll automatically send you your log on details when your mortgage completes. When you've received them you'll need to activate them within 30 days otherwise they may expire.

### Valuation refund policy

We realise that in certain circumstances you may need to cancel the valuation. If this happens, you may be entitled to a refund. Our policy on refunds is as follows:

1. If you cancel the valuation the day before it's due to be carried out we'll refund the whole of your fee;
2. If the valuation has already been carried out then we regret that we'll not be able to make any refund.

### Re-inspection

Sometimes we may retain part or all of a mortgage advance until work recommended by the valuer is completed. In a re-inspection, they'll check the work has been done but won't examine or comment on the standard of the work. You're responsible for making sure the work meets any relevant standards.

A re-inspection fee as set out in the tariff of mortgage charges is charged when one of the valuers has to make an additional visit to a property in order for us to release money we've retained.

## 4. Your formal mortgage offer

In your formal mortgage offer pack we'll send you:

- Mortgage offer
- Tariff of mortgage charges
- Terms and Conditions

Once you've received a formal offer you then have a seven day 'period of reflection'. This is there to give you a chance to review the mortgage offer and check you still want to continue with it. Your solicitor or licensed conveyancer will carry out all the required checks and searches on the property.

## 5. Exchanging contracts

If you're moving home, when you're happy with the contract and you've signed it, your solicitor or licensed conveyancer will 'exchange' your contract with the seller's solicitor - this is then legally binding. The solicitors will then agree a completion date.

At this point, you'll also need home insurance. Buildings insurance is a requirement of your mortgage and is essential to protect you against damage caused by things like fire and flooding etc. It's also advisable to protect your belongings with contents insurance.

If you're buying in Scotland, when a binding contract has been agreed this is called 'concluding missives' (a formal letter). Your solicitor will complete the conveyancing procedures and prepare the documents to transfer ownership of the property to you. The 'missives' will specify a date when you have to pay the seller the purchase price of the property in return for the 'Disposition' (the transfer documentation) and the keys to the property.

## 6. Completion

If you're moving home, this is the day when money changes hands and you're able to pick up the keys and move in! A mortgage deed is lodged with the Land Registry.

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.

# The things you should know about your mortgage

## Tariff of mortgage charges

We'll provide you with an updated tariff of mortgage charges each year with your mortgage statement. You can also ask us for a copy at any time.

## Account fee

The account fee is charged for providing and administering your mortgage. The fee as set out in the tariff of mortgage charges is payable on completion, however you can defer this fee until the end of your mortgage.

## Monthly payment

You must make a payment by Direct Debit each month. The amount of your monthly payment will depend on how much you borrow, the interest rate applicable to your mortgage, the period of time in which you must repay the mortgage and whether you have a repayment or interest only mortgage.

## Monthly payment date

You must pay your monthly payments on the payment date in every month. You can choose any date between the 1st and 28th of the month as your payment date. If you don't indicate a preferred date, your payment date will correspond to the day of the month when your mortgage was completed, unless you completed after the 28th, in which case your payment date will default to the 1st of the month.

You may ask us to change your payment date at any time (maximum of four requests per 12 month period). Please note that we normally need 14 days to process a change to the payment date and that we won't normally allow the interval between the last of the old payment dates and the first of the changed payment dates to be less than 14 days. The monthly payment which we collect on the first of the new payment dates will be larger or smaller than usual, depending on whether the change has caused the interval between the last of the old payment dates and the first of the changed payment dates to be longer or shorter than a month. From then on, the monthly payment should revert to the same amount as you were paying before the change in the payment date.

After completion, we'll send you some information which will include when your first payment should be made and how much it'll be.

## Changes to interest rates – what happens if the interest rate changes

If your interest rate changes we'll write to you and inform you about the change and what it means to your monthly payments in the future. We'll give you notice of any change in payment amount.

## Variation of terms

We may vary the terms of your mortgage documents, such as the terms and conditions, to give you the benefit of any improved or additional services or in response to any changes to the law or systems we use to manage our mortgage accounts. We'll give you not less than 30 days' written notice of any change we make.

## Joint borrowers

If there are two or more of you, your obligations under the mortgage are binding on all of you together and on each of you on your own. This means that each one of you is responsible for repaying the whole of the money owing under the mortgage.

## Your property

The property must be occupied as your main residence unless we've agreed otherwise in writing.

You must not leave the property unoccupied for longer than the period specified in your insurance policy or you may not be able to make a claim on your buildings or contents insurance policy. Please check the terms of your policy to see how long you're allowed to leave the property unoccupied.

You mustn't take in tenants or let the property or any part of the property without first obtaining our written permission unless we've already discussed this with you and agreed to provide you with a Buy to Let mortgage.

## Early repayment charge

If your mortgage offer states an early repayment charge applies to your mortgage and you wish to repay the money you owe us during the period when the charge applies (which will be specified in your offer), the applicable early repayment charge will be payable. You'll also have to pay this charge in certain other circumstances which will be set out in your offer and the terms and conditions booklet.

Even where your mortgage offer states an early repayment charge applies you can still overpay up to 10% each calendar year (January to December) without having to pay an early repayment charge. A minimum amount may apply. Please visit [santander.co.uk](http://santander.co.uk) for more information. You can't carry forward any unused element of the 10% allowance into future years. You also can't take advantage of the 10% allowance if you're repaying all of the money you owe us (also known as redeeming your mortgage), or transferring to a new deal and an early repayment charge is payable. If you added your product fee to the mortgage, you can repay this within 21 days following completion, without affecting the 10% allowance.

## Foreign currency mortgages

Although we only offer mortgages in pounds sterling, we do sometimes accept foreign income and interest only repayment vehicles in a foreign currency - the mortgage is then classified as a foreign currency mortgage. Please contact us if you want to know which foreign currencies we accept.

With a foreign currency mortgage you should be aware of the implications of exchange rate fluctuations. If the value of the foreign currency (or currencies) moves against you, it could make it more difficult for you to afford your monthly mortgage payments and/or repay your interest only mortgage.

Within the mortgage offer we show the impact of a 20% adverse movement in the foreign exchange rate. Once your mortgage has completed, we'll monitor the exchange rate and if it moves adversely by 20% we'll write to let you know.

# Things to consider in the future

We understand that from time to time you might need to change your mortgage to make sure it continues to meet your needs.

## Mortgage deal coming to an end

If your current mortgage deal is coming to an end, you're paying our Standard Variable Rate, Follow-on Rate or you have a product with no early repayment charge, you can call one of our team of Mortgage Advisers who'll be happy to advise you on the options available to you. Alternatively, if you don't want advice you could view the deals available to you and submit a transfer request online. It's easy and you can do it in the comfort of your own home. If you already have Online or Mobile Banking log on and go to 'Manage my Mortgage'. If you don't have Online or Mobile Banking, use our Online Mortgage Transfer Service at [santander.co.uk/changing-deals](https://santander.co.uk/changing-deals).

Mortgage deals can be booked up to four months in advance. The process of changing to a new deal with us is simple. There are no new Direct Debits to set up, and with no legal or valuation fees, it could save you time and money compared to moving your mortgage elsewhere.

## Borrowing more with an additional loan

If you're thinking about borrowing more, our additional loans calculator on [santander.co.uk](https://santander.co.uk) lets you know how much you could borrow, the rates available and what your monthly payments might be. You can then book an appointment over the phone. Alternatively you can get an instant decision in principle and apply in Online Banking. Simply log on, select your mortgage account and then 'Manage my mortgage'.

During your appointment, you'll be asked some important questions about you, your needs and preferences, your circumstances and your finances so we can complete a full assessment of your income and outgoings.

You'll go through a full application, including credit checks, and receive a mortgage illustration for the specific deal we recommend – this is your quotation. This shows you the monthly payment and the different costs and fees associated with your additional loan.

Once we've received all requested supporting documents, we'll complete all the necessary checks. If we need your home to be re-valued this report will be for our use only and you won't be charged separately.

We'll then send you a formal offer which you'll need to sign and return as soon as possible. Once we've received your signed acceptance of the offer we'll usually release your money within three working days.

Once you've completed your additional loan, we'll send you a letter confirming all the details, including your new mortgage payment.

We also have other borrowing options, such as overdrafts, credit cards and personal loans which may be more suitable depending on what you're looking for. If you're not sure what you want to do, please speak to us or go to [santander.co.uk](https://santander.co.uk) for more information. Or you could consider a second charge loan with another lender.

## Moving home

If you're moving home you have a couple of options available:

- **Take your current deal with you to your new home** which is sometimes known as 'porting'. This could save you money if your interest rate is lower than other mortgage rates available at the time, and you wouldn't have to pay any early repayment charge that may apply as long as you port the same amount. If you also want to borrow more, you can apply to take a new deal for the extra amount from our current range. For most types of mortgage, you can port your existing mortgage as long as you complete on your new home within three months of paying off your existing mortgage.

If it takes longer than three months to complete on your new home, you won't be able to port your existing interest rate.

If you have a Flexible Offset mortgage you'll need to complete the purchase of your new home on the same day you pay off your existing mortgage to be able to port your existing interest rate.

We can't port your existing rate if you already own your new home.

- **Choose a new deal** for the total amount you want to borrow from our range of competitive deals. It could save you money if your existing rate is higher than our current mortgage rates. You won't pay an early repayment charge if you have less than six months left on your existing deal at the time you apply for a new mortgage for at least the same amount. In future we may withdraw this offer. If you have more than six months left on your existing deal at the time you apply for a new mortgage, you'll need to pay an early repayment charge if one applies to your mortgage.

Whichever option you choose if you don't complete on your new home on the same day you pay off your existing mortgage you'll have to pay an early repayment charge if one applies to your mortgage. However, as long as you complete on your new home within three months of paying off your existing mortgage we'll refund the early repayment charge. To get your refund you'll need to call us on **0800 783 9738** once your new mortgage has completed.

Restrictions may apply. A new mortgage on a different property will be subject to status and our lending criteria at the time of application. If you want to borrow less money, whether you port your existing rate or take a new deal, then you'll have to pay an early repayment charge on the amount you pay off if an early repayment charge applies to your existing mortgage.

## Free EnergyFact Report

If you're moving home and keeping your mortgage with us or taking additional borrowing for the purpose of home improvements, you'll automatically qualify for a free digital home energy report. The EnergyFact Report, produced in partnership with Countrywide Surveying Services, is bespoke to your home, or the home that you're buying. It will help you understand what changes you could make to your property to save money, reduce the effects of climate change and increase the warmth and comfort of your home. For more information go to [santander.co.uk](https://santander.co.uk).

### Making overpayments

You can make one off overpayments or set up regular overpayments in Online or Mobile Banking or by calling us on **0800 917 5630**.

Tracker rate mortgages allow you to make unlimited overpayments. Fixed rate mortgages allow you to overpay up to 10% of your outstanding mortgage balance in a calendar year without paying an early repayment charge.

For more information please read the 'Early repayment charge' section on page 6.

### Want to change something else on your mortgage?

If your circumstances have changed, you may want to request a change to the way your mortgage is set up. This may include changing your repayment method, term of your mortgage or the people named on it. If you already have Online Banking you can work out the maximum term you can have on your mortgage and see the impact on your monthly payments if you reduce or extend your mortgage term. What's more you can start the process online to change your mortgage term or repayment method from capital and interest to interest only, before continuing your application over the phone.

If you don't have Online Banking, or you would prefer to talk to us, call our Mortgage Service Team on **0800 917 5630** – we'll carry out a full review of your circumstances to see how we can help. To see how a change could affect your monthly mortgage payment you could use the 'Changes to my existing mortgage' calculator on [santander.co.uk](https://www.santander.co.uk).



## About our services

### Regulation

We are authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register). We are a member of the Financial Services Compensation Scheme (FSCS) – ask for a leaflet in branch for more information.

### Put simply

We are authorised and regulated by the Prudential Regulation Authority and also regulated by the Financial Conduct Authority. We are also a member of the Financial Services Compensation Scheme.

### Advice

We'll always offer you advice when discussing your mortgage requirements. There's no fee payable for this service.

We only offer our own mortgages. You'll receive a mortgage illustration when considering a particular mortgage, which will tell you about any fees relating to it.

You can ask us for a mortgage illustration at any time for any mortgage deal that you're eligible for, even if you've already received advice from us and we have recommended a particular mortgage for you.

### Put simply

We'll always give you advice on our own mortgages and there's no fee for this advice.

This means we'll recommend a mortgage based on your needs and circumstances. You'll get a mortgage illustration showing any fees relating to that mortgage. You can ask us for a mortgage illustration on any other mortgage you're eligible for at any time.

### Non Advice (Execution only)

You won't receive advice on your mortgage requirements if you make a full mortgage application online. This means you won't benefit from the protection advice provides and we won't assess the suitability of the mortgage you choose.

### Put simply

You won't receive the benefits and protection of advice if you choose/apply for a mortgage online.

## Confidentiality and Data Protection

The Data Protection Statement sets out how we'll use your personal data.

Your personal data is data which by itself or with other data available to us can be used to identify you. We are Santander UK plc, the data controller. This data protection statement sets out how we'll use your personal data. You can contact our Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if you have any questions.

Where there are two or more people named on this application, this data protection statement applies to each person separately.

You understand that we will give you a copy of the completed application form if you ask us to.

### The types of personal data we collect and use

Whether or not you become a customer, we'll use your personal data for the reasons set out below and if you become a customer we'll use it to manage the account, policy or service you've applied for. We'll collect most of this **directly** during the application journey. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data we use may include:

- o Full name and personal details including contact information (e.g. home address and address history, email address, home, and mobile telephone numbers);
- o Date of birth and/or age (e.g. to make sure that you're eligible to apply);
- o Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- o Records of products and services you've obtained or applied for, how you use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- o Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);

### Put simply

The information you give us is treated confidentially, in line with data protection legislation. The Data Protection Statement explains how we will use your personal data.

For more information on the uses of your personal data and your rights you can ask for a copy of the 'Using My Personal Data Booklet'.

## Confidentiality and Data Protection (continued)

- o Information from credit reference or fraud prevention agencies, electoral roll, court records of debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates you may have;
- o Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants you have);
- o Education and employment details/employment status for credit and fraud prevention purposes; and
- o Personal data about other named applicants. You must have their authority to provide their personal data to us and share this data protection statement with them beforehand together with details of what you've agreed on their behalf.

### Providing your personal data

We'll tell you if providing some personal data is optional, including if we ask for your consent to process it. In all other cases you must provide your personal data so we can process your application (unless you're a customer and we already hold your details).

### Using your personal data: the legal basis and purposes

We'll process your personal data:

1. As necessary **to perform our contract with you** for the relevant account, policy or service:
  - a) To take steps at your request prior to entering into it;
  - b) To decide whether to enter into it;
  - c) To manage and perform that contract;
  - d) To update our records; and
  - e) To trace your whereabouts to contact you about your account and recovering debt.
2. As necessary for **our own legitimate interests** or those of other persons and organisations, e.g.:
  - a) For good governance, accounting, and managing and auditing our business operations;
  - b) To search at credit reference agencies at your home if you're over 18 and apply for credit;
  - c) To monitor emails, calls, other communications, and activities on your account;
  - d) For market research, analysis and developing statistics; and
  - e) To send you marketing communications and for marketing to you in-branch, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
  - a) When you exercise your rights under data protection law and make requests;
  - b) For compliance with legal and regulatory requirements and related disclosures;
  - c) For establishment and defence of legal rights;
  - d) For activities relating to the prevention, detection and investigation of crime;
  - e) To verify your identity, make credit, fraud prevention and anti-money laundering checks; and
  - f) To monitor emails, calls, other communications, and activities on your account.
4. Based on **your consent**, e.g.:
  - a) When you request us to disclose your personal data to other people or organisations such as a company handling a claim on your behalf, or otherwise agree to disclosures;
  - b) When we process any special categories of personal data about you at your request (e.g. your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning your health, sex life or sexual orientation); and

## Confidentiality and Data Protection (continued)

c) To send you marketing communications where we've asked for your consent to do so.

You're free at any time to change your mind and withdraw your consent. The consequence might be that we can't do certain things for you.

### Sharing of your personal data

Subject to applicable data protection law we may share your personal data with:

- The Santander group of companies\* and associated companies in which we have shareholdings;
- Sub-contractors and other persons who help us provide our products and services;
- Companies and other persons providing services to us;
- Our legal and other professional advisors, including our auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when we open your account and periodically during your account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HM Revenue & Customs ('HMRC')) who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect your vital interests;
- To protect the security or integrity of our business operations;
- To other parties connected with your account e.g. guarantors and other people named on the application including joint account holders who will see your transactions;
- Any party providing or arranging legal or financial assistance.
- Insurers, re-insurers and their respective advisors and agents for any purpose relating to any insurance you may arrange.
- When we restructure or sell our business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve our products or services;
- Payment systems (e.g. Visa or Mastercard) if we issue cards linked to your account, who may transfer your personal data to others as necessary to operate your account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending your personal data overseas; and
- Anyone else where we have your consent or as required by law.

In addition, details of the property and the purchase price may be recorded on a database which will be used by us and other organisations, to value properties, as well as for administration, research and statistical purposes.

### International transfers

Your personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

### Monitoring of communications

Subject to applicable laws, we'll monitor and record your calls, emails, text messages, social media messages and other communications in relation to your dealings with us.

## Confidentiality and Data Protection (continued)

We'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of our communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when we need to see a record of what's been said. We may also monitor activities on your account where necessary for these reasons and this is justified by our legitimate interests or our legal obligations.

### Using automated decision making to make decisions about you

We may automatically process your personal information, without human intervention, to evaluate certain personal aspects about you (known as profiling). In particular, we may analyse or predict (among other things) your economic situation, personal preferences, interests or behaviour. This could mean that automated decisions are made about you using your personal information. For example, we might analyse certain customer demographics, account holdings and account behaviours (such as Direct Debits you have set up on your accounts including those which identify accounts and products such as credit cards and store cards which you hold with other providers/elsewhere) and look at details of transactions relevant to your accounts. We may also analyse events such as the maturity dates of your accounts and opening anniversaries.

In some instances we'll use automated processing and decision making, where relevant, to decide which of our other products or services might be suitable for you, as well as to produce a personalised price for insurance products, to provide an indication of the price prior to an application being made (please note, publicly available information about you and information about you from third party data sources such as, credit reference agencies, will also be used to provide you with an indication of the price). The personalised price would be presented to you in marketing communications and during contacts with Santander that might be suitable. We'll look at the types of accounts that you already have with us, as well as your age, where this is relevant to the product, we think you might be interested in. We'll also conduct behavioural scoring, including by looking at the accounts and products you already have with us and how they are being used, such as account turnover, arrears and other indications of financial difficulties. Where searches are carried out against publicly available data sources and credit reference agencies, these searches may appear on your credit report, but they will not affect your ability to get credit. You may have a right to certain information about how we make these decisions. You may also have a right to request human intervention and to challenge the decision.

For some insurance products we may use automated decision making to assist the insurer in determining your final insurance premium. The insurer will use an automated underwriting engine to process your personal information and to better assess insurance risk which will generally provide a more accurate price that is relevant to your individual circumstances and needs. The automated underwriting engine will use information including personal information that you provide as well as other information about you held by us, the insurer and other parties. Where the insurer is carrying out any automated decision making it will do so on the basis that is necessary in order for the insurer to enter into the insurance contract with you. You have the right to contest that decision, express your point of view and ask for a human review. Where we carry out any automated decision making for your insurance product, we will ask for your consent during the application process to allow us to do so. You may withdraw your consent at any time. Further details can be found in the 'Using My Personal Data' booklet.

### Criteria used to determine retention periods (whether or not you become a customer)

The following criteria are used to determine data retention periods for your personal data:

- **Retention in case of queries.** We'll retain your personal data as long as necessary to deal with your queries (e.g. if your application is unsuccessful);
- **Retention in case of claims.** We'll retain your personal data for as long as you might legally bring claims against us; and
- **Retention in accordance with legal and regulatory requirements.** We'll retain your personal data after your account, policy or service has been closed or has otherwise come to an end based on our legal and regulatory requirements.

### Your rights under applicable data protection law

## Confidentiality and Data Protection (continued)

Your rights are as follows (noting that these rights don't apply in all circumstances):

- The **right to be informed** about our processing of your personal data;
- The right to have your personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right **to object** to processing of your personal data;
- The right **to restrict processing** of your personal data;
- The right **to have your personal data erased** (the "right to be forgotten");
- The right to **request access** to your personal data and information about how we process it;
- The right to **move, copy or transfer your personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

You have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: [ico.org.uk](http://ico.org.uk).

For more details on all the above you can contact our DPO or request the 'Using My Personal Data' booklet by asking for a copy in branch or online at [santander.co.uk](http://santander.co.uk).

### Data anonymisation and aggregation

Your personal data may be converted into statistical or aggregated data, which can't be used to identify you. We may share and sell such anonymised data including in an aggregated format, within and outside of the Santander group of companies, for statistical analysis, research and other business purposes. For example, sharing information about general spending trends in the UK to assist in research. The law says this is not considered to be personal information after it has been anonymised and/or aggregated.

### \*Group companies

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

### Identity verification and fraud prevention checks

The personal data we've collected from you at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment in future. We may also search and use our internal records for these purposes. Further details on how your personal data will be used by us and these fraud prevention agencies, and your data protection rights, can be found in the 'Using My Personal Data' booklet.

### Credit reference checks

If you've applied for a credit product then in order to process your application, we'll perform credit and identity checks on you with one or more credit reference agencies. To do this we'll supply your personal data to the credit reference agencies and they'll give us information about you. When we carry out a search at the credit reference agencies they'll place one or more footprints (where applicable) on your credit file. When an agreement in principle is submitted a credit search may be either: a) an enquiry search, also known as a soft or quotation credit search. This has no effect on your credit score and ability to get credit, and lenders are unable to see this if they search your credit file; or b) a hard footprint where you've agreed/requested Santander to proceed with your application for credit.

If a full mortgage application is submitted we will register a full credit enquiry, also known as a hard credit search. This credit search will be viewable by other lenders and may affect your ability to get credit elsewhere within a short period of time. If your situation changes during the application process a further search may be required. In addition, for existing Buy to Let mortgage customers who want to make certain changes to their mortgage (such as extending their mortgage term or changing the parties named on the mortgage), we may carry out a second hard credit search against the Buy to Let property address.

### Put simply

By applying for a mortgage or additional loan, we'll carry out a credit search(es) to make a decision on your application and this will be recorded on your credit file. Records will be linked together on joint applications.

It's important that the information you give us is accurate as this will affect the decision we make.

We'll check the details of your identity and application with fraud prevention, credit reference agencies and HMRC.

## Confidentiality and Data Protection (continued)

Whether or not an agreement in principle or a full mortgage application is submitted, a financial association link between joint applicants will be created at the credit reference agencies. This will link your financial records and be taken into account in all future applications by either or both of you until either of you apply for a notice of disassociation with the credit reference agencies.

If your application is successful we'll also continue to exchange information about you with credit reference agencies on a monthly basis while you have a relationship with us. The credit reference agencies may in turn share your personal information with other organisations. Details about your application (whether or not it's successful) will be recorded and we'll give details of your accounts and how you manage them to credit reference agencies. If you do not repay any debt in full or on time, they'll record the outstanding debt and supply this information to others performing similar checks, to trace your whereabouts and to recover debts that you owe. Records remain on file for six years after they are closed, whether settled by you or defaulted.

The identities of the credit reference agencies, and the ways in which they use and share personal information is explained in more detail in the 'Using My Personal Data' booklet, or via the Credit Reference Agency Information Notice (CRAIN) document which can be accessed via any of the following links:

- o [experian.co.uk/crain](https://experian.co.uk/crain)
- o [equifax.co.uk/crain](https://equifax.co.uk/crain)
- o [transunion.co.uk/crain](https://transunion.co.uk/crain)

### Your marketing preferences and related searches

We'll use your home address, phone numbers, email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact you according to your preferences. You can change your preferences or unsubscribe at any time by contacting us. In the case of social media messages you can manage your social media preferences via that social media platform. If you're over 18, we may search the files at credit reference agencies before sending marketing communications or doing marketing in-branch to you about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect your credit rating. We do this as part of our responsible lending obligations which is within our legitimate interests.

If you have previously told us that you don't want information on other products and services or to be included in market research, you'll continue to respect my wishes. You can tell us at any time if you want to stop receiving this information.

### Put simply

We'd like to let you know about our products and services which we think will interest you. You can choose not to receive these updates.

### Sharing with HM Revenue and Customs (HMRC) and the Government Indemnity Scheme (if it applies)

In order to confirm the accuracy of the income information provided, we may share information about you and your application with HM Revenue and Customs ('HMRC'). HMRC will help us to validate whether income provided to us is accurate. HMRC may also use the information that we provide to inform its risk profiling activities and to establish any mismatch with declared income.

If the Government Indemnity Scheme (or equivalent) applies to your mortgage, information about you and your property, your mortgage application and the conduct of your mortgage account including any arrears, may be shared with and used by the Scheme Administrators and other third parties (including any insurers) for the purpose of auditing the management of the Scheme and for the processing of any claims made.

You understand that the other reasons for which we give information about you and your mortgage account to our group and associated companies and/or third parties are described in the 'Your Application and Credit Scoring' section of the 'A straightforward guide to your mortgage' booklet.

### Put simply

We'll share information with HMRC to check your income.

If you take out a mortgage covered by a Government scheme, we may share information with them about you and your mortgage.

## Customer service

### Making a complaint

We're sorry if we haven't provided you with the service you expect. By telling us about it we can put things right for you and make improvements. We want to sort things out for you as soon as we can. The easiest and quickest way is by talking to us about your concern.



Please call our dedicated complaints team on **0800 171 2171**.

Alternatively, you can contact us:



at **santander.co.uk**, by logging on to your Online Banking and using our secure messaging service.



in person, by visiting any Santander branch.

in writing to:



Complaints  
Santander UK plc  
PO Box 1125  
Bradford  
BD1 9PG

More information on how we handle complaints is detailed within our 'Talk to us about your complaint' leaflet.

If for any reason you're not happy with our decision, or it has been over eight weeks since you first raised your concerns with us, you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service acts as an independent and impartial organisation which helps settle disputes between consumers and financial services businesses. You can find out more information at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### Put simply

If we haven't provided you with the service you expect, we have a complaints process. If for any reason you're not happy with our decision, you can refer your complaint to the Financial Ombudsman Service.

## Direct Debit Guarantee

Your mortgage payments must be made by Direct Debit. Please read the Guarantee information below carefully.

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Santander will notify you five working days in advance of your account being debited or as otherwise agreed.
- If you ask Santander to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Santander or your bank or building society you're entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you aren't entitled to, you must pay it back when Santander asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

### Put simply

You must pay your mortgage payments by Direct Debit. These are covered by the Direct Debit Guarantee.

# Your application and credit scoring

## How do we decide whether or not to accept an application?

When you apply, we'll approach a credit reference agency to see if it has any information about you.

Information you give us, for example your age, occupation, income, details about your business and so on, are all taken into consideration, together with information from credit reference agencies such as how well you've managed accounts with other companies.

We do not discriminate on grounds of sex, race, colour, religion or disability. And won't decline you based on where you live either.

Your application is compared to groups of similar customers who applied to us in the past, making it a fair and objective process.

## What is a credit reference agency?

A credit reference agency is an independent company that holds details about almost every adult in the UK. This includes facts concerning the customer's financial background.

The three main credit reference agencies we use are Experian, Equifax and TransUnion.

## What kinds of information do they provide?

The two kinds of information provided are:

### Public information (including):

- Voters' Roll (Electoral Register).
- County Court Judgments and Scottish Decrees.
- Bankruptcies, Individual Voluntary arrangements, Administration Orders and Debt Relief Orders.

### Private information (including):

- Details of existing credit or loan agreements.
- Records of any closed or settled credit agreements within the past six years.
- Details of any current or previous arrears – including arrangements to repay outstanding amounts.
- Details of any default, write-off or property repossession within the past six years.
- Records of any searches made by other loan/credit providers.
- Details of your income and affordability.

Credit reference agencies will keep your information for six years after the account is closed or settled.

## Could information from the credit reference agency be the only reason for declining my application?

Possibly, but if this is the case, we'll tell you. The information we receive from the credit reference agency is only one part of the decision-making process.

## Is the information from a credit reference agency always negative?

Not at all. Credit reference agencies only supply factual information. They don't state any opinion regarding a customer's creditworthiness and they don't make the decision on whether to accept your application – we do. They also don't know the outcome of an application.

Obviously, our decision will be affected if we receive information showing you're in arrears etc. Similarly, we take evidence of County Court Judgments or other credit defaults very seriously.

We always try to be a responsible lender but we won't automatically decline an application just because there may have been some problems in maintaining past commitments.

On the other hand, information showing that you're managing your current commitments well will be seen favourably.

## What information do we supply?

We provide personal information on you and your place of residence, your income, and how you manage your account on a monthly basis.

What we supply is in accordance with the data protection legislation and the Data Protection Statement you are given when you apply or when you sign the formal agreement to be bound by the terms and conditions of the account.

If, unfortunately, it were necessary for us to take possession of your home, due to a breach of the terms and conditions of a mortgage or additional loan, we would disclose this default to a credit reference agency. Your name would be placed on the UK Finance Possessions Register and, as a result, be passed on to other lenders.

The UK credit industry has established an agreement for the purpose of regulating the sharing of credit account performance and related data on people, which is called 'The Principles of Reciprocity', which we comply with.

Records remain on file at credit reference agencies for six years after the account is closed.



### **If my application is declined, are other lenders likely to do the same?**

Not necessarily. Other companies may apply different criteria and use different methods of credit risk assessment.

The fact that we have asked a credit reference agency for information about you will be recorded by that agency which could be seen by other lenders.

### **Can I check the information a credit reference agency has about me?**

Yes. Under the data protection legislation you may request details held about you by the credit reference agency. Simply send them a written request, stating all names that you have been known by (include full forename and other initials), your date of birth and the address(es) that you have lived at within the last six years. The credit reference agency may charge you a fee for providing this information.

We mainly use Experian Ltd, but we may also use Equifax Ltd and TransUnion. Please contact each agency directly at:



Experian Ltd, Customer Support Centre  
PO Box 9000, Nottingham, NG80 7WF



[www.experian.co.uk](http://www.experian.co.uk)



0800 013 8888



Equifax Ltd, Customer Service Centre, PO Box 10036,  
Leicester, LE3 4FS



[www.equifax.co.uk](http://www.equifax.co.uk)



0800 014 2955



TransUnion, Consumer Services  
PO Box 491, Leeds LS3 1WZ



[www.transunion.co.uk](http://www.transunion.co.uk)



0330 024 7574

If you believe that what you see isn't correct then you can contact the organisation that supplied the information and tell them what you believe is wrong and why. If, after investigation it's agreed that the information isn't accurate, then it'll be changed.

Even if there is accurate information held which affects your ability to obtain credit, you have the right to put a 'notice of correction' on your credit file. This is your opportunity to make a statement, if you wish, to explain your version of events. Once this 'notice' has been placed, every lender who looks at your file must read the 'notice' before making any lending decision about you.

### **Can I appeal against your decision?**

Yes, if you think we've made a mistake, or you have further information to support your case, please contact your Mortgage Adviser to arrange for it to be reviewed.

You'll be required to provide a detailed budget planner and three full months' bank statements.

### **Note regarding credit repair companies**

Please be careful when dealing with companies which claim they can 'clean up' your credit history – you can do it yourself or with some expert help.

You can get free advice about County Court Judgments, bankruptcy, defaulted accounts or other arrears plus how to sort out your debts and apply for credit even if your past is not perfect.

### **For more information or advice, contact:**

- Citizens' Advice Bureau (find your nearest branch in your local telephone directory) or view [www.nacab.org.uk](http://www.nacab.org.uk)

### **For help with debt or credit problems, contact:**

- StepChange Debt Charity telephone: **0800 138 1111** or view [www.stepchange.org](http://www.stepchange.org)
- National Debtline telephone: **0808 808 4000** or view [www.nationaldebtline.org](http://www.nationaldebtline.org)

You can even obtain a free booklet 'Credit explained' from the UK Office of the Information Commissioner, telephone: **0303 123 1113** or view [www.ico.org.uk](http://www.ico.org.uk).

## How else can we help you?

We can help with more than just a mortgage for your home. We can help with things such as coping with unexpected disasters like burglaries, fires or floods to your everyday banking needs. To find out more simply visit us in branch, go to [santander.co.uk](https://www.santander.co.uk) or give us a call.

### Life Insurance and Critical Illness insurance

(Provided, administered and underwritten by Aviva Life & Pensions UK Limited)

We can help make sure that your family is looked after if you're diagnosed with a critical illness or if the worst should happen and you die. Life insurance could be used by your family to help pay off any mortgage debt if you die. Alternatively critical illness insurance could provide a lump sum if you're diagnosed with one of the specified critical illnesses.

Cover is subject to terms and conditions, restrictions and exclusions. Life and Critical Illness insurance policies provide no cash-in value. Full details are in the policy document – please ask us for a copy. Aviva reserve the right to refuse cover.



**For mortgage related  
Life Insurance and Critical  
Illness insurance**

**0800 028 3744**



**Home Insurance**

**0800 670 680**

### Home Insurance

(administered and underwritten by Aviva Insurance Limited)

Buildings insurance is a requirement under your mortgage and essential if you own a home to cover damage caused by things like fire, flood, storm or subsidence. Contents insurance protects your belongings. Santander Home Insurance provides cover, features and benefits to suit you and your home, designed to provide peace of mind when protecting your home and your belongings.

Cover is subject to terms and conditions, restrictions and exclusions. Full details are in the policy booklet - please ask us for a copy.

#### Home Insurance

Santander Home Insurance is administered and underwritten by Aviva Insurance Limited. Registered in Scotland No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

#### Life Insurance and Critical Illness insurance

Santander Life Insurance Plan, Life & Critical Illness Plan, Critical Illness Plan and Over 50's Life Insurance policies are administered and underwritten by Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Wellington Row, York YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1858896. Member of the Association of British Insurers. [www.aviva.co.uk](https://www.aviva.co.uk)

Information correct as at 20 December 2021.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please **visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats)** for more information, ask us in branch or give us a call.

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