

Mortgage guarantee scheme

Customer declaration

All mortgage guarantee scheme applicants must complete this declaration

Applications which are not accompanied by a completed declaration will not be accepted. You can either print and sign the declaration or you can type each name in the signature boxes and save it. All declarations detailed within this form are between Santander UK and the applicants applying for a mortgage with Santander UK under the mortgage guarantee scheme. This declaration does not apply to Help to Buy: equity loan applications.

Important considerations for high loan to value mortgages

During the mortgage application process you will have been made aware of some important considerations of taking a mortgage with a deposit of between 5% and 9%. For your own benefit, before proceeding with your application you should be clear of the associated risks:

- Negative equity should your property decrease in value (where your mortgage balance exceeds the property value);
- Potential restrictions when considering additional borrowing or remortgaging at a later date if the level of equity in your property has not increased;
- The guarantee only protects the lender; it does not protect the borrower. This mortgage works in exactly the same way as a standard mortgage.

These considerations are explained in more detail in our mortgage guarantee scheme customer factsheet. If you do not understand any point please ask for further information before completing the declaration.

Applicant details

Applicant name(s) (PLEASE PRINT FULL NAMES OF ALL APPLICANTS)

Applicant 1 full name

Applicant 2 full name

Part 1 – Declaration of no second home and that no part of the deposit is sourced from publicly assisted funds

For applicants PURCHASING a new property

I/We confirm that I/We do not have any interest in any second residential dwelling (wherever situated).

OR I/We presently have an interest/interests in a dwelling but I/We intend to complete the disposal of that interest /each of those interests on or before the date of completion of the purchase of this property.

AND I/We confirm that I/we have not sourced the deposit from any publicly assisted funds.

Part 2 – Sharing your personal data with Government appointed third parties

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.

I/We confirm that Santander can, where necessary for the administration of the mortgage guarantee scheme, share my personal data with the Government/Her Majesty's Treasury and any official Scheme Administrators who may be appointed from time to time.

Applicant 1 signature (please sign or type your name)

Date

Applicant 2 signature (please sign or type your name)

Date

INSTRUCTIONS FOR ADVISERS WHEN SUBMITTING THIS DECLARATION

Santander Mortgage Advisers

Please submit this completed declaration along with the supporting mortgage application documents.

Intermediaries

This declaration must be completed by the applicant(s). Please upload the completed declaration using MATS as part of your application submission.