

Mortgages

Let your adventure start here



Let us help you take the next step

Our Mortgage Advisers are fully trained to give you advice and recommend the right mortgage for you, one that you could afford and is suited to your circumstances.

- A range of fixed and tracker rate mortgages.
- Save money on upfront costs:
 - no product fee on selected mortgages
 - a free standard valuation on a home valued up to £2.5 million
 - we'll pay your standard legal fees or give you £250 cashback if you're remortgaging to us from another lender. These are only repayable if you repay your mortgage within the first two years.
- Spread the cost of your mortgage over 5 to 40 years (subject to your individual circumstances and lending criteria).
- Manage your mortgage in Online and Mobile Banking.

Types of mortgage

Fixed rate mortgage	Tracker rate mortgage
Get peace of mind of knowing how much your monthly payments will be each month.	Your interest rate tracks above the Bank of England base rate, so your payments will increase or decrease in line with any changes.

Ways to repay your mortgage

Repayment	Interest only
Your monthly payments are made up of 'capital' (the amount of money you've borrowed) and interest. As long as you keep up your payments your mortgage will be paid off when your mortgage term ends.	Your monthly payments only pay the interest you owe. You still have to repay the 'capital' (the amount you've borrowed) at the end of your mortgage term, so you must make sure you have a way to do this.

Steps you need to take

1 Pre application

To apply for a mortgage with us you need to:

- be at least 18 years of age and a UK resident;
- want a mortgage for a home in the UK;
- be intending to live in that home;
- have never had a home repossessed; and
- have never been declared bankrupt or subject to an Individual Voluntary Arrangement (IVA).

Visit [santander.co.uk](https://www.santander.co.uk). Our mortgage calculator shows you how much you could borrow and what your monthly payments could be. You can then get a **decision in principle**. It tells you instantly if we could lend you the amount you want to borrow. Then if you're buying a home, you now need to **make an offer**.

2 Mortgage application

There are three different ways you can apply.

In branch or by phone (with advice)

- Our Mortgage Adviser will take you through a full mortgage application and give you a mortgage illustration - a quote showing what your monthly payments and fees would be for the mortgage they recommend.
- They'll explain everything you need to know and arrange for your property to be valued.
- If you want a survey they'll let you know how you can sort that out.

Online at [santander.co.uk](https://www.santander.co.uk) (without advice)

- Complete a full mortgage application and see the eligible mortgages with their monthly payments and fees.
- No need to complete it in one go, simply save and come back to it.
- Get an instant decision, which is subject to checking any documents we ask for and a satisfactory valuation of the property, which we'll arrange for you after you've submitted your application.
- If you want a survey you can find a surveyor at [ricsfirms.com](https://www.ricsfirms.com)

Applications are subject to status and lending criteria. Applicants must be UK residents aged 18 or over. The amount we will lend depends on your circumstances, the amount borrowed and the property. A higher deposit may be required for a flat or new build.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP
UP REPAYMENTS ON YOUR MORTGAGE**



3 Post application

We'll issue a **formal offer**, meaning your mortgage has been approved. Your solicitor will carry out all the required checks, like Land Registry searches.

If you're buying a home, your solicitor will need you to sign a contract. A completion date will be agreed and when you're ready you'll **exchange contacts** (called Conclusion of Missives in Scotland). This is then legally binding.

If you're buying a home, at **completion** your solicitor will make sure all money changes hands and let you know when you can pick up your keys and move in! When you're remortgaging we'll arrange for the solicitor to complete the transfer from your existing lender to us.

Protecting your home and loved ones

We can protect your home and its contents with **Santander Home Insurance** (administered and underwritten by Aviva Insurance Limited). So whether you need buildings, contents or combined buildings and contents cover simply visit [santander.co.uk/home](https://www.santander.co.uk/home) to get a quick and easy quote online in just 3 minutes, talk to us in branch or call **0800 670 680** to find out more.

We have a range of **life protection products** that could help protect your loved ones, your lifestyle or be used to pay off your mortgage. Administered and underwritten by Aviva Life and Pensions UK Limited. To find out more visit [santander.co.uk/life](https://www.santander.co.uk/life), talk to us in branch or call us on **0800 028 3744**.

Already have your mortgage with us?

Change deals – to find out more and change your deal online visit [santander.co.uk/changing-deals](https://www.santander.co.uk/changing-deals) or call us on **0800 028 6099**.

Move home – speak to a Mortgage Adviser in branch or call us on **0800 092 3881**.

Borrow more money – speak to a Mortgage Adviser in branch or call us on **0800 029 6099**. Or you can get an instant decision in principle and apply in Online Banking.

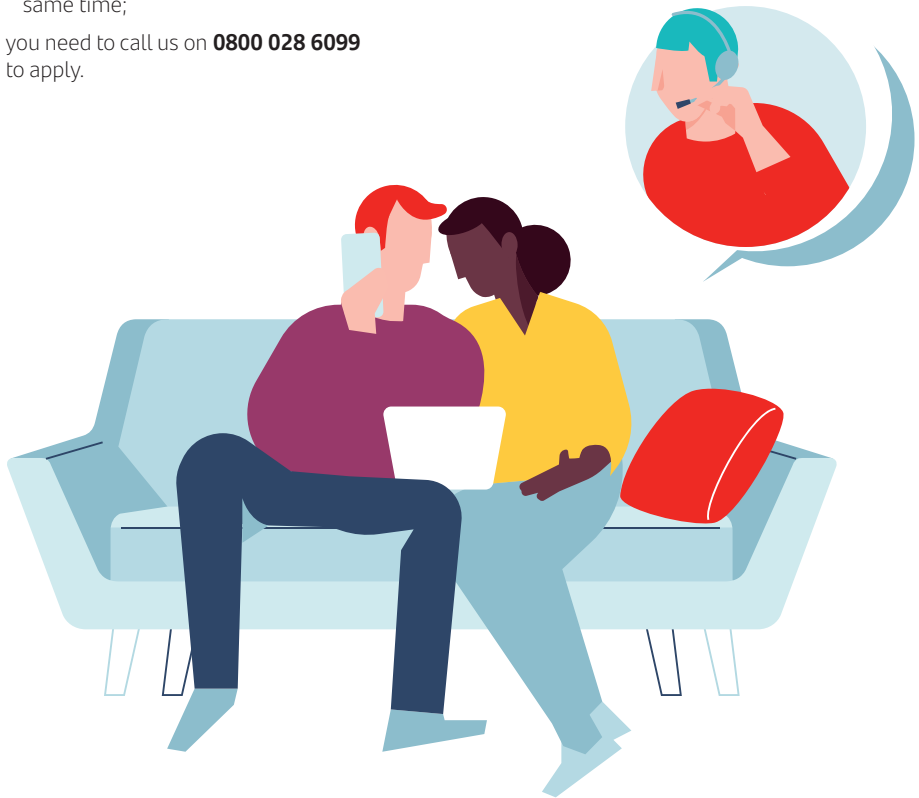
If however:

- your mortgage is interest only; or
- your mortgage term extends beyond your intended retirement age; or
- you want to make another change at the same time;

you need to call us on **0800 028 6099** to apply.

Make an overpayment – you can make one off or regular overpayments in Online or Mobile Banking or by calling us on **0800 917 5630**.

Change something else – to change your mortgage term or repayment method, start the process in Online Banking, then we'll arrange to continue your application over the phone, or call us on **0800 917 5630**.



To find out more



Talk to us in branch



Call 0800 587 6742



Visit santander.co.uk/mortgages

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