

Application for a mortgage

Jersey branch



Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.

Santander International is able to provide this document in large print, Braille and audio CD. If you would like to receive this document in one of these formats, please contact us.

Completing this form

Please complete all the questions so that we can deal with your application as quickly as possible. If you need any help filling in this form, just call us on 08000 84 28 88 if calling from a UK landline or mobile, or +44 (0)1534 885 000 if calling from overseas. Calls are recorded and may be monitored. Our Jersey branch is open Monday to Friday 9am to 5pm and on Wednesdays 9.30am to 5pm except for public holidays.

To make an application by post, please complete this form and send it to **Santander International, 13-15 Charing Cross, St Helier, Jersey JE2 3RP, Channel Islands along with the requested supporting documents.**

1 Type of mortgage

House purchase application ☐ Remortgage application ☐ If buying a new build property, please tick this box ☐

2 Personal details

First customer

1 If you are an existing customer, please enter your customer reference number

2 Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

First name

Middle name(s)

Surname

Other names you're known by or commonly use (not nicknames)

Previous name(s) – please give any title, forename or surname by which you have previously been known, e.g. maiden name

3 Nationality

Second nationality (if you have dual nationality)

4 Marital status

Married ☐ Single ☐

Civil partnership ☐ Divorced ☐

To be married ☐ Separated ☐

Widowed ☐ Living with partner ☐

5 Date of birth

6 City/Town of birth

7 Country of birth

8 Do you have full housing qualifications?

Yes ☐ No ☐

2(1)(e) ☐ Licensed ☐

Second customer

1 If you are an existing customer, please enter your customer reference number

2 Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

First name

Middle name(s)

Surname

Other names you're known by or commonly use (not nicknames)

Previous name(s) – please give any title, forename or surname by which you have previously been known, e.g. maiden name

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To be married ☐ Separated ☐

Widowed ☐ Living with partner ☐

5 Date of birth

6 City/Town of birth

7 Country of birth

8 Do you have full housing qualifications?

Yes ☐ No ☐

2(1)(e) ☐ Licensed ☐

2 Personal details (continued)

First customer

9 Number of financial dependants

Relationship to applicant	Age of dependant

10 Home address: If you've lived there for less than three years, give your address(es) for the last three years and state how long you lived at each.

Present address

Postcode

Time at current address

Y	Y	M	M
---	---	---	---

Previous address

Postcode

Time at previous address

Y	Y	M	M
---	---	---	---

Previous address

Postcode

Time at previous address

Y	Y	M	M
---	---	---	---

(If you need to provide more addresses please do so on a separate sheet)

Correspondence address if different from residential address

Postcode

11 Daytime phone number (including area code)

--

Evening phone number (including area code)

--

Mobile phone number

--

Which phone number would you prefer us to contact you on?

--

Email address

--

A member of staff may need to contact you regarding the progress of your application; please indicate the best time below (between 9am and 5pm, Monday to Friday – except Jersey bank holidays)

--

Second customer

9 Number of financial dependants

Relationship to applicant	Age of dependant

10 Home address: If you've lived there for less than three years, give your address(es) for the last three years and state how long you lived at each.

Present address

Postcode

Time at current address

Y	Y	M	M
---	---	---	---

Previous address

Postcode

Time at previous address

Y	Y	M	M
---	---	---	---

Previous address

Postcode

Time at previous address

Y	Y	M	M
---	---	---	---

(If you need to provide more addresses please do so on a separate sheet)

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Which phone number would you prefer us to contact you on?

--

Email address

--

A member of staff may need to contact you regarding the progress of your application; please indicate the best time below (between 9am and 5pm, Monday to Friday – except Jersey bank holidays)

--

Other (please specify)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Other (please specify)

Fixed/Short term ☐ Temporary ☐

Date of retirement

Original start date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Other (please specify)

Fixed/Short term ☐ Temporary ☐

Date of retirement

Original start date

3 Financial details (continued)

First customer

17 If self-employed:

(please provide Tax Calculations covering at least 2 years; or an Accountant's certificate; or at least 2 years' accounts.)

Occupation

Name and address of business

Postcode

Type of business

How long have you been trading? How long under your control?

Y

Y

 years

Y

Y

 years

Trading year

Y

Y

Y

Y

Please enter, in the boxes below, your income before tax for the past three years, as declared to the Comptroller of Taxes:

Year ended

M

M

Y

Y

Y

Y

Share of net profit%

Net profit amount

£

M

M

Y

Y

Y

Y

%

£

M

M

Y

Y

Y

Y

%

£

Name and address of accountant

Postcode

Contact nameDaytime phone number (including area code)

18 To be completed by all customers

Earnings

Basic wage/salary before tax

£

 wk/mth/yr

Other primary income/allowances

£

 wk/mth/yr

Secondary income/regular overtime/allowances

£

 wk/mth/yr

Other employment in the same field

£

 wk/mth/yr

Other secondary income or employment not in the same field as main employment

£

 wk/mth/yr

From where?

If this other income is from employment please give details on a separate sheet, including full name and address of any other employer.

How do you get paid?

Directly into a bank account

☐

 In cash

☐

By cheque

☐

 Other (please specify)

☐

Are you paid in a foreign currency?

Yes

☐

 No

☐

If Yes, please state which currency you're paid in

Second customer

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(please provide Tax Calculations covering at least 2 years; or an Accountant's certificate; or at least 2 years' accounts.)

Occupation

Name and address of business

Postcode

Type of business

How long have you been trading? How long under your control?

Y

Y

 years

Y

Y

 years

Trading year

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Y

Y

Y

Please enter, in the boxes below, your income before tax for the past three years, as declared to the Comptroller of Taxes:

Year ended

M

M

Y

Y

Y

Y

Share of net profit%

Net profit amount

£

M

M

Y

Y

Y

Y

%

£

M

M

Y

Y

Y

Y

%

£

Name and address of accountant

Postcode

Contact nameDaytime phone number (including area code)

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Secondary income/regular overtime/allowances

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Other employment in the same field

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Directly into a bank account

☐

 In cash

☐

By cheque

☐

 Other (please specify)

☐

Are you paid in a foreign currency?

Yes

☐

 No

☐

If Yes, please state which currency you're paid in

3 Financial details (continued)

Deductions

Childcare vouchers	£	wk/mth/yr
Pension deducted before tax and other non-taxable deductions	£	wk/mth/yr
Pension deducted after tax	£	wk/mth/yr
Season ticket loan(s)	£	wk/mth/yr
Student loan(s)	£	wk/mth/yr
Other deductions after tax	£	wk/mth/yr

19 Does your job entitle you to take part in a company pension scheme?

Yes ☐ No ☐

20 At what age do you intend to retire?

21 Have you ever been bankrupt?

Yes ☐ No ☐

22 Are you a discharged bankrupt?

Yes ☐ No ☐

23 Have you ever had a property repossessed, or had a court order for debt registered against you, or not kept to any credit agreements?

Yes ☐ No ☐

If Yes to question 21, 22 or 23, please give details on a separate sheet.

Deductions

Childcare vouchers	£	wk/mth/yr
Pension deducted before tax and other non-taxable deductions	£	wk/mth/yr
Pension deducted after tax	£	wk/mth/yr
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Other deductions after tax	£	wk/mth/yr

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Yes ☐ No ☐

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Yes ☐ No ☐

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Yes ☐ No ☐

23 Have you ever had a property repossessed, or had a court order for debt registered against you, or not kept to any credit agreements?

Yes ☐ No ☐

If Yes to question 21, 22 or 23, please give details on a separate sheet.

3 Financial details (continued)

If there is more than one person applying, please answer questions 24 and 25 together.

24 Please provide all your credit commitments in the table.

Type of credit e.g. secured loan, credit card, unsecured loan, hire purchase	Single/Joint name(s) If 'single', indicate which customer	Balance (£)	Monthly payment (£)	Interest Rate (%)	Lender	No. of payments remaining	If you're consolidating this debt, how much is there to repay (£) (include any early repayment charge)

25 Monthly Outgoings**Monthly cost**

Food, drink and clothing (e.g. groceries, eating out, drinks and clothes)	£
Household goods and services (e.g. property maintenance, ground rent, shared ownership rent, service charges, buildings and contents insurance and mortgage payment protection)	£
Utility bills and rates (e.g. gas, electricity, oil, water, rates, phone and TV packages, TV licence)	£
Transport (e.g. petrol, car tax and insurance, maintenance, public transport, season tickets and taxis)	£
Entertainment and recreation (e.g. regular social activities like gym and clubs memberships, etc.)	£
Holidays	£
Nursery, childcare, school, college and university fees	£
Maintenance for financial dependants (for anyone who is a dependant, not just children)	£
Miscellaneous spending (e.g. luxury items, gifts, etc.)	£
Other spending (any other regular spend, e.g. pet costs, dental insurance, bank account fees, etc.)	£
Life assurance, private health premiums, private pensions contributions and any endowments	£
Costs relating to other properties you own (include both let and non let properties) (e.g. mortgage payments, ongoing maintenance and costs for second or buy to let properties)	£

4 Property and mortgage details

If there is more than one person applying, please answer these questions together.

26 Address of the property you want to buy or are remortgaging

Postcode

27 Please confirm that you currently live, or are intending to live, in the whole of the property, either on the completion of your mortgage or at a later time?

Yes ☐ No ☐

If No, will a member of your immediate family live in the whole of the property, either on completion of your mortgage or at a later time?

Yes ☐ No ☐

If No, will you and/or a member of your immediate family live in more than 40% of the property, either on completion of your mortgage or at a later time?

Yes ☐ No ☐

If No, what other use will the property have (including full details of any business which will be carried out there)? Please continue on a separate sheet if necessary.

a) Could the property be used solely for people to live in without any structural change?

Yes ☐ No ☐

b) Is any part of the property rented out?

Yes ☐ No ☐

If Yes, please give details of tenants on a separate sheet.

Continues...

4 Property and mortgage details (continued)

- 28** Purchase price of the property not including the value of any furnishings, carpets, curtains, etc. or concessions offered by the vendor.

Purchase price

£

Deposit

£

Please state source and amount of deposit

Equity in current property £

Customer's own savings £

Gift from family £

Previous property sale £

Inheritance £

Other (please specify) £

What is the full market value of the property £

Is there any deposit which hasn't come from you?

Yes ☐ No ☐

If yes, how much? £

Are you using a deposit that has been given as a gift?

Yes ☐ No ☐

If Yes, is the gift from the current owner?

Yes ☐ No ☐

Will they live in the property on completion?

Yes ☐ No ☐

What is their relationship to you?

Are you receiving a vendor's sale cash incentive (e.g. paying legal or other costs, cashback, carpets, soft furnishings, etc.)?

Yes ☐ No ☐

If Yes, what is the incentive and for how much?

£

To be completed by remortgage customers only.

- 29** Estimated value of property

£

What is the purpose of this mortgage? (tick one or more boxes and fill in the amount of money required for each purpose)

a) To pay back the original amount you borrowed to buy the property ☐

£

b) To pay for further home improvements (please provide full estimates) ☐

£

c) To pay back existing non-home improvement loan(s) ☐

£

d) To use for personal purposes ☐

£

Total

£

To be completed by remortgage customers only.

- 30** Are you applying to anyone else for a loan using the property as security?

Yes ☐ No ☐ If No, please go to question 31.

If Yes, please state the amount and who you are applying to

£

To be completed by remortgage customers only.

- 31** Do you already have a mortgage or loan secured on this property other than with Santander International?

Yes ☐ No ☐

If Yes, please give the following details:

Full names of all borrowers

Name and address of lender

Postcode

Mortgage account number

Monthly payment

£

How much did you borrow to buy the property?

£

Total amount still to pay

£

Have you used this property for security on any other loan or financial commitment (including home improvement loans)?

Yes ☐ No ☐

If Yes, please give the following details:

Name and address of second lender(s)

Postcode

Your Account/Reference number

Monthly payment

£

Total amount still to pay

£

- 32** Is the property you want to buy?

Freehold ☐ Flying Freehold ☐Leasehold ☐ Share Transfer ☐

Number of years left on lease

£ per year

Ground rent

If this varies, please give details

Service charge £ per year

Continues...

4 Property and mortgage details (continued)**33** Type of property?

Bungalow ☐ Detached house ☐
 Semi-detached house ☐ Terraced house ☐
 Converted flat/maisonette ☐
 Purpose-built flat/maisonette ☐ Other (please describe) ☐

If a flat, how many floors are there? floors

Which floor is the flat situated on? The floor

Number of bedrooms? Number of living rooms?

Designated parking space? Yes ☐ No ☐

Garage? Yes ☐ No ☐

34 Year of construction of the property?

If a new build property, please provide name of builder

If it's a new property or built in the last 10 years, is it being sold with a latent defects insurance policy?

Yes ☐ No ☐

If No, is/was the building of the property being supervised by an architect or surveyor?

Yes ☐ No ☐

If Yes, please give their name and address and qualifications

Postcode

Qualifications

35 Previous mortgage application

Have you applied for a mortgage on this property before?

Yes ☐ No ☐

If Yes, who with?

If Yes, why didn't you go ahead with the application?

36 Is this a private sale?

Yes ☐ No ☐

Is the vendor related to you?

Yes ☐ No ☐

If Yes, will the property be vacant on completion?

Yes ☐ No ☐

Name and address of present owner or builder if new

Postcode

Present owner's telephone number (daytime) (including area code)

Name and address of agent selling property to you

Postcode

Telephone number

If you don't own a home are you currently:

Living with friends or relatives? ☐ Renting ☐

How long have you been a tenant/living with friends or relatives?

years

If you are a tenant, please give the following details:

Rent £ week £ month

37 How do you want to repay the mortgage? Please indicate the product code, loan amount, repayment type and term.

Repayment type:

Repayment ☐ Interest only ☐

Part capital and part interest ☐

Mortgage amount	Rate	Add fee to mortgage	Repayment type	Term	
				Yrs	Mths

If you have chosen repayment please go to question **40**.

If you have chosen interest only please indicate how the amount you've borrowed will be repaid:

Sale of mortgaged property ☐

Sale of other property assets ☐

Managed investment portfolio ☐

Other (please specify) ☐

Are any of these repayment vehicles held in a foreign currency?

Yes ☐ No ☐

(If yes, please specify which ones and which currency)

38 Please provide details of life cover policies to be used in connection with the mortgage.

Name and address of life assurance company

Postcode

Policy number

Maturity date/Retirement date

Premium

£

Monthly ☐ Quarterly ☐ Annually ☐ Single ☐

Policy holder(s)

If it is an endowment, what is the sum assured?

£

Name of person(s) assured

Continues...

4 Property and mortgage details (continued)

39 Are you applying to anyone else for money towards the purchase price or associated costs?

Yes ☐ No ☐

If Yes, how much and where from?

£

40 Choosing your payment day

For your convenience and control you can choose the day of the month that we collect your mortgage payment by standing order. This will, for example, enable the payment to coincide with the day you are paid.

This should be between the 1st and the 28th of the month inclusive. Which day of the month do you want us to collect your mortgage payment?

Please specify a date

5 Present housing

To be completed by first time buyers, customers moving home and customers buying a second property.

First customer

41 Have you ever owned any property before? (in the UK or abroad)

Yes ☐ No ☐

Do you own a property now?

Yes ☐ No ☐

If Yes, please provide details, on a separate sheet, of changes in property ownership (e.g. mortgage, sale price) occurring in the past three years.

If Yes, how much are you expecting to get when it's sold?

£

Do you have a mortgage on your present property?

Yes ☐ No ☐

If Yes, please give the following details:

Is this mortgage going to be repaid when you take out this new mortgage?

Yes ☐ No ☐

Please state the name(s) in which the mortgage is held

Name and address of lender where mortgage is held

Account number

Balance of mortgage

£

Term of mortgage loan years

Current monthly repayment

£

Current mortgage interest rate

Current mortgage product

Second customer

41 Have you ever owned any property before? (in the UK or abroad)

Yes ☐ No ☐

Do you own a property now?

Yes ☐ No ☐

If Yes, please provide details, on a separate sheet, of changes in property ownership (e.g. mortgage, sale price) occurring in the past three years.

If Yes, how much are you expecting to get when it's sold?

£

Do you have a mortgage on your present property?

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If Yes, please give the following details:

Is this mortgage going to be repaid when you take out this new mortgage?

Yes ☐ No ☐

Please state the name(s) in which the mortgage is held

Name and address of lender where mortgage is held

Account number

Balance of mortgage

£

Term of mortgage loan years

Current monthly repayment

£

Current mortgage interest rate

Current mortgage product

6 Individual tax status

Please list ALL the countries you are resident in for the purposes of that country's tax system.

If you are a US citizen, US Green Card holder, or US resident, you must include 'United States' in the table below along with your US Tax Identification Number. Please note, for example if you have inherited US citizenship from your parents (but have never lived in the US), you are still considered a Specified US Person for tax purposes and must state so in the table below.

First applicant

If a TIN or other tax reference is unavailable please provide the appropriate reason A, B or C:

- ☐ Reason A: The country/jurisdiction where I am resident for tax purposes does not issue TINs to its residents
- ☐ Reason B: I am unable to obtain a TIN or equivalent tax reference (please explain why you are unable to obtain a TIN or equivalent tax reference in the table below)
- ☐ Reason C: No TIN is required (you should only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdictions)

Your primary country of tax residence	Tax Identification Number (TIN)/National Insurance Number (NINO) or any other tax reference	If no TIN/NINO or other tax reference is available please select a reason from the list provided

☐ I confirm that I am not a tax resident in any other jurisdiction.

Additional countries of tax residence (if applicable)	Tax Identification Number (TIN)/National Insurance Number (NINO) or any other tax reference	If no TIN/NINO or other tax reference is available please select a reason from the list provided

If your residential address is not in the same jurisdiction in which you claim to be resident for tax purposes, please provide an explanation and supporting documentation (as appropriate) to allow us to understand the reason for this:

Second applicant (if applicable)

If a TIN or other tax reference is unavailable please provide the appropriate reason A, B or C:

- ☐ Reason A: The country/jurisdiction where I am resident for tax purposes does not issue TINs to its residents
- ☐ Reason B: I am unable to obtain a TIN or equivalent tax reference (please explain why you are unable to obtain a TIN or equivalent tax reference in the table below)
- ☐ Reason C: No TIN is required (you should only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdictions)

Your primary country of tax residence	Tax Identification Number (TIN)/National Insurance Number (NINO) or any other tax reference	If no TIN/NINO or other tax reference is available please select a reason from the list provided

☐ I confirm that I am not a tax resident in any other jurisdiction.

6 Individual tax status (continued)

Additional countries of tax residence (if applicable)	Tax Identification Number (TIN)/National Insurance Number (NINO) or any other tax reference	If no TIN/NINO or other tax reference is available please select a reason from the list provided

If your residential address is not in the same jurisdiction in which you claim to be resident for tax purposes, please provide an explanation and supporting documentation (as appropriate) to allow us to understand the reason for this:

7 Retained Properties (if applicable)

We need to have details for each property you decide to retain after your new mortgage application completes. If there's more than one retained property, please continue on a separate sheet.

42 Property details

Address

Postcode

Estimated value

£

Number of bedrooms

--

Type of property

--

Is the property currently let?

Yes ☐ No ☐**43 Mortgage details**

Lender

--

Current mortgage balance

£

Type of mortgage

--

Remaining term

--

Monthly mortgage payment

£

Is the mortgage in a foreign currency?

Yes ☐ No ☐**44 Let property costs (if the property is let)**

Monthly gross rent

£

Agent's fees (if applicable)

£

Monthly allowance for rental voids

£

Monthly property maintenance

£

Other monthly costs (please tell us what they are)

Please list

Total costs (please add up the total costs)

£

8 Details of your lawyer and details for valuers

Jersey Lawyer who will act for you

Name and address of firm

Postcode

Name of Lawyer/Conveyancer acting

Telephone number (including area code)

Name(s) the property being secured will be registered in?

A professional bank valuation will be required, this must be instructed via our approved panel of surveyors. Who should our valuer contact to obtain access to the property?

Estate agent name

Estate agent telephone number (including area code)

Developer/builder name

Developer/builder telephone number (including area code)

Current owner name

Current owner telephone number (including area code)

Other contact name

Other contact telephone number (including area code)

Completion date. To help us manage expectations, do you have an expected completion date? You may need to speak to the present owner or your Jersey lawyer before replying.

D

D

M

M

Y

Y

Y

Y

9 Regulatory requirements

I/We have discussed whether there are any future circumstances that may impact income and expenditure and these have been considered with the affordability calculation. Yes ☐

The following changes in circumstance have been reflected in the affordability calculation:

First customer

None

☐

Birth of a child

☐

Maternity, paternity or parental leave

☐

Returning to work on reduced hours

☐

Retirement

☐

Increase to childcare expenses, school fees or university fees

☐

Other

☐

Please provide full details of all change in circumstances that have been considered and how these have been reflected in the affordability calculation.

Second customer

None

☐

Birth of a child

☐

Maternity, paternity or parental leave

☐

Returning to work on reduced hours

☐

Retirement

☐

Increase to childcare expenses, school fees or university fees

☐

Other

☐

Please provide full details of all change in circumstances that have been considered and how these have been reflected in the affordability calculation.

9 Regulatory requirements (continued)**Affordability declaration**

To support this application we need you to complete the following questions.

First customer**Do you have any discretionary payslip deductions?**

Discretionary payslip deductions include additional voluntary pension contributions, private healthcare, employee share schemes, e.g. sharesave.

Yes ☐ No ☐

Would you be prepared to cancel all discretionary payslip deductions if required in the future if you experience financial difficulties?

Yes ☐ No ☐

If no, please detail any discretionary payslip deductions you would be prepared to cancel.

Maintenance payments – I confirm that I have calculated that the mortgage will remain affordable when the payments end. ☐

It will remain affordable by:

Increase in work hours ☐
 Promotion/increase in salary ☐
 Reduction/end of childcare costs ☐
 Child no longer dependent/cost removed ☐
 Other (please detail below) ☐

Investment income – I confirm that I intend to retain the capital for investment purposes. ☐

Second customer**Do you have any discretionary payslip deductions?**

Discretionary payslip deductions include additional voluntary pension contributions, private healthcare, employee share schemes, e.g. sharesave.

Yes ☐ No ☐

Would you be prepared to cancel all discretionary payslip deductions if required in the future if you experience financial difficulties?

Yes ☐ No ☐

If no, please detail any discretionary payslip deductions you would be prepared to cancel.

Maintenance payments – I confirm that I have calculated that the mortgage will remain affordable when the payments end. ☐

It will remain affordable by:

Increase in work hours ☐
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 Child no longer dependent/cost removed ☐
 Other (please detail below) ☐

Investment income – I confirm that I intend to retain the capital for investment purposes. ☐

10 Gold Account

We require you to open a sterling Gold Account in order to service your mortgage. Please ensure you have read our leaflet for the General Terms and Conditions that apply to the Gold Account.

The sterling Gold Account can be used for purposes other than servicing your mortgage.

If you'd like to use the account for other purposes, please explain as fully as possible what you will use the account for, including the type of transactions you expect to carry out.

The sterling Gold Account offers a Visa debit card. Please complete the relevant boxes below if you wish to apply for a Visa Debit card for the sterling Gold Account that will be opened automatically for you when you take out a mortgage with us.

Sterling Visa debit card ☐

Please note: You will need to provide a mobile telephone number and/or personal email address for each applicant in section 2 of this form if you wish to use your Visa debit card for online purchases which are 'Verified by Visa'.

How would you like your name(s) to appear on your Visa debit card? e.g., Mrs J Smith or Jane Smith.

First applicant**Second applicant**

If you would like a cheque book for your sterling Gold Account, please tick this box. ☐

Please also indicate the expected level of turnover you anticipate for this sterling Gold Account during a normal year (excluding the transactions for the mortgage that is being applied for).

Up to 10,000 ☐ 10,001-25,000 ☐ 25,001-100,000 ☐ 100,001-250,000 ☐ 250,001-500,000 ☐

If over 500,000 please enter expected level of turnover

On a monthly basis

i) The anticipated number of monthly **incoming** transactions: None ☐ 1-5 ☐ 5-10 ☐ 10-15 ☐ 15-20 ☐ >20 ☐

ii) The anticipated number of monthly **outgoing** transactions: None ☐ 1-5 ☐ 5-10 ☐ 10-15 ☐ 15-20 ☐ >20 ☐

11 Declaration – to be signed by mortgage applicants in all cases**Declaration**

All those applying for a mortgage should read and sign this declaration.

General

This declaration relates to the information (the information) which I (the applicant) have given on this form and to any other information which I and third parties provide to you, Santander International, or which you hold on me.

I confirm that I am entitled to disclose information about any joint applicant, partner/spouse or other third party named on the application form.

I understand that a sterling Gold Account will be automatically opened in the name(s) of the person(s) applying for this mortgage in order to service this mortgage. I have read and understood the General Terms and Conditions which apply to the Gold Account.

I acknowledge that for the purposes of this mortgage application and declaration, 'Santander International' includes your successors in title and assigns as well as any service providers or agents appointed by you to manage my application and mortgage.

I agree that:

- 1** To the best of my knowledge and belief, the information is true and complete and I will notify you of any changes in my circumstances which occur before the mortgage is completed. I acknowledge that this information will be used to assess affordability of the mortgage and that I am aware of my approximate monthly payments and that I can afford these payments. I also understand that if I have chosen a variable interest rate and the interest rate increases, my monthly payment could increase. I am aware that taking on new or additional financial commitments of any kind during the period of the mortgage, where I have not received any corresponding increase in income, could affect my ability to meet the mortgage payments as they fall due and that my home will be at risk if I fail to maintain the mortgage payments. You may take up such references and make such enquiries about me as you consider necessary (e.g. from an employer or other financial institution). I give my permission to any person to disclose information to you in connection with this application. I understand that this may include a request to confirm my income and that you may also request this information from me if I originally self-certified my income in this application.
- 2** You may release any information relating to this application or the mortgage to any person consenting to the mortgage, to your Jersey lawyer and our Jersey lawyer acting on the mortgage, any company managing them, any financial adviser and any service provider or agent appointed by you to manage my application and mortgage and I give each of them permission to release any such information to you.
- 3** You may transfer, assign or otherwise deal with any interests you may have in the mortgage or any other security and enter into contractual arrangements with other parties in connection with the funding of the mortgage. This includes passing any information relating to this mortgage account to such other parties, their agents or advisers for the purpose of funding the mortgage.

I agree that:

- ☐ I am aged 18 or over.
- ☐ I understand that it is an offence to make a false declaration.
- ☐ I have read and understand the General Declaration (and in particular point 1) and the Data Protection statement in section 12.

Please do not sign this form until you have read 'A straightforward guide to your mortgage with the Jersey branch'.

First customer's signature

First customer's name (please use BLOCK capitals)

Date

D	D	M	M	Y	Y	Y	Y
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- 4** You may pass any information or documentation relating to this mortgage account (and any additional loans) to any guarantors while they remain liable on their guarantees.
- 5** I acknowledge that details of the property and the purchase price may be recorded on a database which will be used by you and other organisations to value properties, as well as for administration, research and statistical purposes.
- 6** I confirm that if this application is successful, the provisions of this declaration will continue to apply throughout the life of the mortgage.
- 7** If I have paid a booking fee for a particular product then I acknowledge that the fee is non-transferable and non-refundable.
- 8** I acknowledge that to assist you in improving your service, you may record or monitor telephone calls.
- 9** You may disclose the information to insurers, reinsurers and their respective advisers and agents for any purpose relating to any insurance you may arrange. The information may also be disclosed to regulatory bodies and other organisations so they can check your compliance with regulatory requirements and voluntary codes of practice.
- 10** If the mortgage will not be for the benefit of all borrowers (e.g. the mortgage is for the benefit of one borrower and not both, or the mortgage is for the benefit of a third party), then I should tick the box, provide details of the purpose of the mortgage, and the name and address of the person who will benefit. I understand I should also take independent legal advice. ☐
- 11** If I have confirmed that I or a member of my immediate family, currently live(s), will be living or am/is intending to live, in at least 40% of the property as a dwelling. I understand that immediate family means anyone who is a spouse, parent, brother, sister, child, grandparent or grandchild; or any other person (whether or not of the opposite sex) whose relationship with me has the characteristics of the relationship between husband and wife. I confirm that Santander International's mortgage will be a first ranking legal security on the property.

Valuation

I have read the Valuation section in 'A straightforward guide to your mortgage with the Jersey branch'.

I understand that for the valuation:

- ☐ You'll provide me with a copy of the valuation
- ☐ Santander International is not the agent of the valuer or firm of valuers, or my agent, and I'm not making an agreement with the valuer or firm of valuers.
- ☐ I must satisfy myself without reference to the valuation or to any mortgage offer by Santander International, as to the condition of the property and the reasonableness of the sale price.

Note: The information in the valuation will be limited because of the nature of the inspection. We therefore recommend you obtain a survey.

Second customer's signature

Second customer's name (please use BLOCK capitals)

Date

D	D	M	M	Y	Y	Y	Y
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IF ANY OF YOUR PLANS CHANGE PLEASE TELL US IMMEDIATELY

Please provide additional information which has been requested in any of the questions or which you feel will help with the assessment of your application on a separate sheet if necessary.

12 Data Protection Statement and signatures

Introduction

My personal data is data which by itself, or with other data available to you, can be used to identify me. You are Santander International, which is the trading name of Santander Financial Services plc, Jersey Branch and Santander Financial Services plc, Isle of Man Branch, the data controller. This data protection statement sets out how you will use my personal data. Further details on how my personal data will be used by you, and my data protection rights, can be found in the 'Using my personal data' booklet. I can contact your Data Protection Officer ('DPO') at Santander International, 13-15 Charing Cross, St Helier, Jersey JE2 3RP if I have any questions.

The types of personal data you collect and use

Whether or not I become a customer, you will use my personal data for the reasons set out below and if I become a customer you will use it to manage the account, policy or service I have applied for. You will collect most of this directly during the application process. The sources of personal data collected indirectly are mentioned in this statement. The personal data you use may be about me as a personal or business customer and may include:

- Full name, personal details including contact information (e.g. home address and address history, email, home and mobile telephone numbers);
- Date of birth;
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I have obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. IP address, MAC address);
- 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 I may have;
- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and share this data protection statement with them beforehand together with details of what I have agreed on their behalf.

Providing my personal data

You will tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases, I must provide my personal data so you can process my application (unless I am a customer and you already hold my details).

Monitoring of communications

Subject to applicable laws in the Isle of Man and/or Jersey, you will monitor and record my calls; emails; social media messages and other communications related to my dealings with you. You will do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures; to check for obscene or profane content; for quality control and staff training; and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

Using my personal data: the legal basis and purposes

You will process my personal data:

1. As necessary to perform your contract with me for the relevant account, policy or service:
 - a) To take steps at my request prior to entering into it;
 - b) To decide whether to enter into it;
 - c) To manage and perform that contract;
 - d) To update your records; and
 - e) To trace my whereabouts to contact me about my account and recovering debt.

2. As necessary for your own legitimate interests or those of other persons and organisations, e.g.:
 - a) For good governance, accounting, and managing and auditing your business operations;
 - b) To search at credit reference agencies if I am over 18 and apply for credit;
 - c) To monitor emails, calls, other communications, and activities on my account;
 - d) For market research, analysis and developing statistics; and
 - e) To send me marketing communications, including automated decision making relating to this.
3. As necessary to comply with a legal obligation, e.g.:
 - a) When I exercise my 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 my identity, make credit, fraud prevention and anti-money laundering checks; and
 - f) To monitor emails, calls, other communications, and activities on my account.
4. Based on my consent, e.g.:
 - a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures; and
 - b) To send me marketing communications where you've asked for my consent to do so.

You do not currently process any special categories of personal data about me (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation) however, if this changes in future you will request my consent to do so.

I am free at any time to change my mind and withdraw my consent. The consequences might be that You may be unable to provide me with certain products or services and this may result in the closure of the account.

Sharing of my personal data

Subject to applicable data protection law in the Isle of Man and/or Jersey you may share my personal data with:

- The Santander group of companies* and associated companies in which you have shareholdings and employees, officers, agents or professional advisors of these companies;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;
- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my 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 Isle of Man; Jersey; and overseas (e.g. the Isle of Man or Jersey Tax Authorities who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Isle of Man Financial Services Authority, the Jersey Financial Services Commission, the Isle of Man Information Commissioner; and the Office of the Information Commissioner (Jersey));
- Courts, to comply with legal requirements, and for the administration of justice;
- Other parties where necessary in an emergency or to otherwise protect my vital interests;

Continues...

* Further details of the Santander group of companies can be found in the 'Using my personal data' booklet.

12 Data Protection Statement (continued)

- Other parties where necessary to protect the security or integrity of your business operations;
- Other parties connected with my account e.g. guarantors and other people named on the application including joint account holders will see my transactions;
- Other parties when you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa) if you issue cards linked to my account who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

You require all third parties to respect the security of my personal data and treat it in accordance with the law. You do not allow your third party service providers to use my personal data for their own purposes and only permit them to process my personal data for specified purposes and in accordance with your instructions.

International transfers

My personal data may be transferred outside Jersey; Isle of Man; 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.

Identity verification and fraud prevention checks

The personal data you've collected from me 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 my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using my personal data' booklet. You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) to undertake periodic due diligence checks which banks are required to undertake to comply with Isle of Man and Jersey legislation.

Credit reference checks

If I have applied for a credit product then in order to process my application, you will perform credit and identity checks on me with one or more credit reference agencies. To do this you'll supply my personal data to the credit reference agencies and they will give you information about me.

When you carry out a search at the credit reference agencies they will place a footprint on my credit file. A credit search may either be:

- a) a quotation search where a soft footprint is left. This has no effect on my credit score, and lenders are unable to see this; or
- b) a hard footprint where I have agreed/requested Santander International to proceed with my application for credit. This footprint will be viewable by other lenders and may affect my ability to get credit elsewhere. (A credit search is not carried out if I am under 18)

You will also continue to exchange information about me with credit reference agencies while I have a relationship with you. The credit reference agencies may in turn share my personal information with other organisations. Details about my application (whether or not it is successful) will be recorded and you will give details of my accounts and how I manage them to credit reference agencies.

If I do not repay any debt in full or on time, they will record the outstanding debt and supply this information to others performing similar checks, to trace my whereabouts and to recover debts that I owe. Records remain on the files of credit reference agencies for 6 years after my account is closed, whether settled by me or defaulted. A financial association link between joint applicants will be created at the credit reference agencies. This will link our financial records and be taken into account in all future applications by either or both of us until either of us apply for a notice of disassociation with the credit reference agencies.

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:

- experian.co.uk/crain
- equifax.co.uk/crain
- transunion.co.uk/crain

My marketing preferences and related searches

You will use my home address, phone numbers, email address and social media (e.g. Facebook and message facilities in other platforms) to contact me according to my preferences. I can change my preferences or unsubscribe at any time by contacting you. If I am over 18, you may search the files at credit reference agencies before sending marketing communications or doing marketing in-branch to me about credit. The credit reference agencies do not record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations, which is within your legitimate interests.

I understand that from time to time you would like to contact me with details of other products and services you think may interest me or to get my opinion on how you are doing. I understand I can choose to stop receiving information at any time by contacting you.

Applicant 1 – I have ticked any box(es) **I WOULD** like you to use:

- ☐ Post
- ☐ Phone
- ☐ Email, text, social media and messaging services
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

Applicant 2 – I have ticked any box(es) **I WOULD** like you to use:

- ☐ Post
- ☐ Phone
- ☐ Email, text, social media and messaging services
- ☐ Market research, including customer satisfaction surveys
- ☐ **All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

For joint applicants, if your marketing preferences selection are different we may decide **not** to contact you using that preference, if your individual marketing preferences are not the same.

Continues...

12 Data Protection Statement (continued)

Automated decision making and processing

Automated decision making involves processing my personal data without human intervention to evaluate my personal situation such as my economic position, personal preferences, interests or behaviour, for instance in relation to transactions on my accounts, my payments to other providers, and triggers and events such as account opening anniversaries and maturity dates. You may do this to decide what marketing communications are suitable for me, to analyse statistics and assess lending and insurance risks. All this activity is on the basis of your legitimate interests, to protect your business, and to develop and improve your products and services, except as follows; when you do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with me or to take steps to enter into that contract. Further details can be found in the 'Using my personal data' booklet.

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

The following criteria is used to determine data retention periods for my personal data:

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

My rights under applicable data protection law

My rights are as follows:

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

I understand that I will not have to pay a fee to access my personal data (or to exercise any of the other rights). However, you may charge a reasonable fee if my request is clearly unfounded, repetitive or excessive. Alternatively, you may refuse to comply with my request in these circumstances

Depending on where my account is held, I have the right to complain to the Isle of Man Information Commissioner's Office inforights.im/ or the Office of the Information Commissioner (Jersey) oicjersey.org. Both have enforcement powers and can investigate compliance with data protection law.

For more details on all the above I can contact your DPO or request the 'Using my personal data' booklet which is available on your website (www.santanderinternational.co.uk) or from your branch.

Data anonymisation and aggregation

My personal data may be converted into statistical or aggregated data which cannot be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

Updating our Data Protection Statement

We may update the data protection statement from time to time.

When we change the data protection statement in a material way, this will be communicated to you together with the updated data protection statement.

Business Changes

If we or the Santander group undergoes a group reorganisation or is sold to a third party, your personal information provided to us may be transferred to that reorganised entity or third party and used for the purposes highlighted in this data protection statement.