

Application for a mortgage contract variation

Isle of Man 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)1624 641 888 if calling from overseas. Calls are recorded and may be monitored. Our Isle of Man 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, PO Box 123, 19-21 Prospect Hill, Douglas, Isle of Man IM99 1ZZ along with the requested supporting documents.**

1 Type of variation

Amendment to Mortgage Term

☐

Switch to capital and interest repayment type

☐

Switch to interest only repayment type

☐

Re-assessment of exception product

☐

Reason for change

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

Alternative 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

Additional country of Citizenship (if applicable)

Dual nationality?

Yes

☐

No

☐

If Yes, please specify below

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

Alternative 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

Additional country of Citizenship (if applicable)

Dual nationality?

Yes

☐

No

☐

If Yes, please specify below

Continues...

2 Personal details (continued)

First customer

4 Marital status

Married

☐

Single

☐

Civil partnership

☐

Divorced

☐

To be married

☐

Separated

☐

Widowed

☐

Living with partner

☐

5 Date of birth

D

D

M

M

Y

Y

Y

Y

6 City/Town of birth

7 Country of birth

8 Primary phone number (including area code)

Secondary phone number (including area code)

Mobile phone number

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 Isle of Man bank holidays)

Second customer

4 Marital status

Married

☐

Single

☐

Civil partnership

☐

Divorced

☐

To be married

☐

Separated

☐

Widowed

☐

Living with partner

☐

5 Date of birth

D

D

M

M

Y

Y

Y

Y

6 City/Town of birth

7 Country of birth

8 Primary phone number (including area code)

Secondary phone number (including area code)

Mobile phone number

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 Isle of Man bank holidays)

3 Property and mortgage details

9 Estimated value of property

£

10 Mortgage amount

£

11 Monthly mortgage payment

£

4 Mortgage Repayment

To be completed by all customers in all cases.

12 How do you want to repay the mortgage? Please indicate the loan amount, repayment type and term as required, as well as the Product or Rate Type as published on our website.

Repayment type:

Repayment

☐

Interest only

☐

Part capital and part interest

☐

Mortgage amount	Product/Rate Type (i.e. 2 Year Tracker, 2, 5 or 10 Year Fixed Rate)*	Term	
		Yrs	Mths
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* For current Product and Rate Types, refer to the 'Mortgage rates – Isle of Man Branch' document on our website, and note that the Product Code and Rate availability will be strictly subject to the valuation received.

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 the above repayment vehicles held in a foreign currency?

Yes

☐

No

☐

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

5 Employment and financial details

First customer

13 Employment status

Employed

☐

Contract

☐

Self employed

☐

Homemaker

☐

Employee with own company

☐

Retired

☐

Student

☐

Unemployed

☐

Other (please specify)

14 Employer name (if applicable)

15 If contracted:

Contract start date

D

D

M

M

Y

Y

Y

Y

Contract end date

D

D

M

M

Y

Y

Y

Y

What is the contract type?

Fixed/Short term

☐

Temporary

☐

16 At what age do you intend to retire?

17 If retired:

Date of retirement

D

D

M

M

Y

Y

Y

Y

18 If employed:

Occupation

Start date

D

D

M

M

Y

Y

Y

Y

19 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?

Y

Y

 years

How long under your control?

Y

Y

 years

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

 £

Year ended

M

M

Y

Y

Y

Y

Share of net profit

 %

Net profit amount

 £

Year ended

M

M

Y

Y

Y

Y

Share of net profit

 %

Net profit amount

 £

Second customer

13 Employment status

Employed

☐

Contract

☐

Self employed

☐

Homemaker

☐

Employee with own company

☐

Retired

☐

Student

☐

Unemployed

☐

Other (please specify)

14 Employer name (if applicable)

15 If contracted:

Contract start date

D

D

M

M

Y

Y

Y

Y

Contract end date

D

D

M

M

Y

Y

Y

Y

What is the contract type?

Fixed/Short term

☐

Temporary

☐

16 At what age do you intend to retire?

17 If retired:

Date of retirement

D

D

M

M

Y

Y

Y

Y

18 If employed:

Occupation

Start date

D

D

M

M

Y

Y

Y

Y

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Y

Y

Y

Share of net profit

 %

Net profit amount

 £

Year ended

M

M

Y

Y

Y

Y

Share of net profit

 %

Net profit amount

 £

Year ended

M

M

Y

Y

Y

Y

Share of net profit

 %

Net profit amount

 £

Continues...

20 To be completed by all customers

Basic wage/salary before tax	£	wk/mth/qtr/yr
Other primary income/ allowances	£	wk/mth/qtr/yr
Secondary income/ regular overtime/allowances	£	wk/mth/qtr/yr
Other employment in the same field	£	wk/mth/qtr/yr
Other secondary income or employment not in the same field as main employment	£	wk/mth/qtr/yr
From where?		

Directly into a bank account	<input type="checkbox"/>	In cash	<input type="checkbox"/>
By cheque	<input type="checkbox"/>	Other (please specify)	<input type="checkbox"/>

Yes ☐ No ☐

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

20 To be completed by all customers

Basic wage/salary before tax	£	wk/mth/qtr/yr
Other primary income/ allowances	£	wk/mth/qtr/yr
Secondary income/ regular overtime/allowances	£	wk/mth/qtr/yr
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From where?		

Directly into a bank account	<input type="checkbox"/>	In cash	<input type="checkbox"/>
By cheque	<input type="checkbox"/>	Other (please specify)	<input type="checkbox"/>

Yes ☐ No ☐

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

21 Please provide all your credit commitments in the table.

[illegible]

6 Retained Properties (if applicable)**22 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)	£
Rent per month if a tenant or living with family or relatives	£

23 Number of financial dependants

Relationship to applicant	Age of dependant

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.

24 Property details

Address

Postcode

Estimated value

£

Is the property currently let?

Yes ☐ No ☐**25 Mortgage details**

Lender

--

Current mortgage balance

£

Type of mortgage

--

Remaining term

--

Monthly mortgage payment

£

Is the mortgage in a foreign currency?

Yes ☐ No ☐**26 Let property costs (if the property is let)**

Monthly gross rent

£

Agent's fees (if applicable)

£

Monthly allowance for rental voids

£

Monthly property maintenance

£

Total costs (please add up the total costs)

£

7 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 ☐

First customer

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

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

8 Declaration, marketing preferences and signatures – to be signed by all 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 property 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 I have been provided with information about how the Bank processes personal data and that I can also refer to the 'Using my personal data' booklet which can be found on Santander International's website.
- 3 You may release any information relating to this application or the mortgage to any person consenting to the mortgage, to your Isle of Man lawyer and our Isle of Man 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.
- 4 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.
- 5 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.
- 6 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.
- 7 I confirm that if this application is successful, the provisions of this declaration will continue to apply throughout the life of the mortgage.
- 8 If I have paid a booking fee for a particular product then I acknowledge that the fee is non-transferable and non-refundable.
- 9 I acknowledge that to assist you in improving your service, you may record or monitor telephone calls.
- 10 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.
- 11 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. ☐
- 12 I confirm that Santander International's mortgage will be a first ranking legal security on the property.

Continues...

8 Declaration, marketing preferences and signatures – to be signed by all mortgage applicants in all cases (continued)**Valuation**

I have read the Valuation section in 'A straightforward guide to your mortgage with the Isle of Man 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.

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.

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 2).

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

First customer's signature

First customer's name (please use BLOCK capitals)

Date

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

Second customer's signature

Second customer's name (please use BLOCK capitals)

Date

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

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.