# Application for transfer of property ownership and change of parties



Use this form if you want to add or remove someone from your mortgage with our Jersey Branch (which will also transfer the property ownership).

 ${\it Please fill in the form using BLOCK CAPITALS and black ink. Tick any boxes which apply.}$ 

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 Jersey 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	Personal details		
Fir	rst customer	Se	cond customer
1	Please enter your customer reference number	1	Please enter your customer reference number
2	Title	2	Title
	Mr Mrs Ms Miss		Mr Mrs Miss
	Other (please specify)		Other (please specify)
	First name		First name
	Middle name(s)		Middle name(s)
	Surname		Surname
	Other names you're known by or commonly use (not nicknames)		Other names you're known by or commonly use (not nicknames)
	Previous name(s): please give any title, forename or surname by		Previous name(s): please give any title, forename or surname by
	which you have previously been known, e.g. maiden name		which you have previously been known, e.g. maiden name
3	Nationality	3	Nationality
	Considerable (if on long data bioadis)		Country of the Countr
	Second nationality (if you have dual nationality)		Second nationality (if you have dual nationality)
4	Marital status	4	Marital status
4	Married Single	"	Married Single
	Civil partnership Divorced		Civil partnership Divorced
	To be married Separated		To be married Separated
	Widowed Living with partner		Widowed Living with partner
5	Date of birth D D M M Y Y Y Y	5	Date of birth DDDMMYYYYY
6	City/town of birth	6	City/town of birth
7	Country of birth	7	Country of birth
8	Do you have full housing qualifications?	8	Do you have full housing qualifications?
	Yes No 2(1)(e) Licensed		Yes No 2(1)(e) Licensed

Continues...

1	Personal details (continued)				
	First customer			Second customer	
9	Number of financial dependants		9	Number of financial dependants	
	Relationship to applicant	Age of dependant		Relationship to applicant	Age of dependant
	Home address: If you've lived there for less that your address(es) for the last three years and stalived at each.  Previous address		10	Home address: If you've lived there for your address(es) for the last three year lived at each.  Previous address	
	Postcode			Pos	stcode
	Time at current address	YYMM		Time at current address	Y Y M M
	Previous address			Previous address	
	Postcode			Pos	stcode
	Time at current address	Y Y M M		Time at current address	Y Y M M
	Previous address			Previous address	
	Postcode				stcode
	Time at current address	YYMM		Time at current address	YYYMM
	(If you need to provide more addresses please do so on a Correspondence address if different from reside		11	(If you need to provide more addresses please Correspondence address if different fro	
• •		- Indian addition	''		
	Postcode			Pos	stcode
12	Daytime phone number (including area code)		12	Daytime phone number (including area co	ode)
	Evening phone number (including area code)			Evening phone number (including area co	de)
	Mobile phone number			Mobile phone number	
	Which phone number would you prefer us to co	ntact you on?		Which phone number would you prefe	r us to contact you on?
	Email address			Email address	
	A member of staff may need to contact you reg- of your application; please indicate the best tim (between 9am and 5pm, Monday to Friday – except Jerse	e below		A member of staff may need to contact of your application; please indicate the (between 9am and 5pm, Monday to Friday – ex	best time below
To	be completed by a sole applicant				
	Do you have a partner or spouse living	,		First name	
	with you at your current address?	es No			
	If Yes, please give details			Surname	
	Title: Mr Mrs Ms	Miss			
	Other (please specify)				

Date of birth

2	Financial details			
	First customer		Second customer	
14	Employment status	14	Employment status	_
	Employed Contract		Employed	Contract
	Self employed Homemaker		Self employed	Homemaker
	Employee with Retired		Employee with	Retired
	own company Student Unemployed		own company  Student	Unemployed
	Other (please specify)		Other (please specify)	Onemptoyed
	General (preduce specify)		Certer (piease speeny)	
15	If contracted:	15	If contracted:	
	Contract start date DDMMYYYYY		Contract start date	D D M M Y Y Y
	Contract end date		Contract end date	D D M M Y Y Y
	What is the contract type?		What is the contract type?	
	Fixed/Short term Temporary		Fixed/Short term	Temporary
16	If retired:	16	If retired:	
	Date of retirement DDMMYYYYY		Date of retirement	D D M M Y Y Y
17	If employed:	17	If employed:	
	Occupation		Occupation	
	N. C. Li		N	
	Nature of duties		Nature of duties	
	Name and address of employer		Name and address of employer	
	Hame and address of employer		Traine and address of employer	
	Postcode			Postcode
	Daytime phone number (including area code)		Daytime phone number (including	area code)
	Salary reference number		Salary reference number	
	Original start date  D D M M Y Y Y Y		Original start date	D D M M Y Y Y
18	If self-employed: (please provide Tax Calculations covering at least 2 years;	18	If self-employed: (please provide Tax Calculations covering)	nn at least 2 vears:
	or an Accountant's certificate; or at least 2 years' accounts.)		or an Accountant's certificate; or at least	
	Occupation		Occupation	
	Name and address of hypicage		Name and address of husiness	
	Name and address of business		Name and address of business	
	Postcode			Postcode
	Type of business		Type of business	
			7,	
	How long have you been trading?  Y  Y  years		How long have you been trading	? Y Y years
	How long under your control?  Y Y years		How long under your control?	Y Y years
	Trading year Y Y Y Y		Trading year	YYYY

Continues...

# 2 Financial details (continued)

	First customer			Se	cond	custon	ner						
18	If self-employed (continued):					employ							
	Please enter, in the boxes below		x for the past								v, your income b		x for the past
	three years, as declared to the C Year ended Share		ofit amount	1	ee ye ar end		ueci	.are	u to		Comptroller of T re of net profit		ofit amount
	Teal ended Shan				I EIIC	160 167 - 77			/	Jilai			
		% £		IVI	IVI	YY	Y	Y	_		%	£	
	M M Y Y Y Y	% <u>£</u>		M	M	YY	Υ	Υ	/		%	£	
	M M Y Y Y	% £		M	M	YY	Υ	Υ	/		%	£	
	Name and address of accountan	nt		Na.	me a	nd add	ress	of a	ICCO	untar	nt		
	Traine and address of accountain					iria aaa		01 0	1000	arrear			
		Postcode									Postcode		
	Contact name	Tostcode			atact	namo					1 0510000		
	Contact name				itact	name							
	Daytime phone number (including	a area code)			utima	nhone	nur	mho	or (in	cludin	g area code)		
	Daytime priorie number (including	g area codej			ytiiii	e bijoije	riui	IIDE	21 (111	ctuuiii	g area code)		
10	To be completed by all custom	oors		10 To	ho c	omplet	od h		II cı	ıcton	nore		
13	Earnings	ieis			rning	-	.eu b	уа	ill Cl	131011	ileis		
	Basic wage/salary before tax	£	wk/mth/yr	1	_	age/sal	ary t	oefo	ore t	ax	£		wk/mth/yr
	Other primary income/		_	Otl	ner p	rimary	incor	ne/	/				
	allowances	£	wk/mth/yr		owar		,				£		wk/mth/yr
	Secondary income/ regular overtime/allowances	£	wk/mth/yr			ary inco overtim			/anc	<u> </u>	£		wk/mth/yr
	Other employment in			"		mployn	,		vario				
	the same field	£	wk/mth/yr	the	sam	ne field					£		wk/mth/yr
	Other secondary income or employment not in the same	£	wk/mth/yr			econdai ment n					£		wk/mth/yr
	field as main employment	L				main e					L		
	From where?					here?		,					
	If this other income is from employmer	nt please give details on a se	parate sheet.	∟  fth	nis oth	er incom	e is fr	om	emp	lovme	nt please give deta	ils on a sei	oarate sheet.
	including full name and address of any		, ,	incl	uding	full nam	e and	d add	dress	of any	y other employer.		,
	How do you get paid?			l		you ge	t pai	d?					
	Directly into a bank account	In cash			ectly ank a	into account					In cash		
	By cheque	Other (please specify)			cheq						Other (pleas	se specify)	
	,	1 1 1 (F		ĺ							(1		
	A	3				! !.	6		:				
	Are you paid in a foreign curre			Yes	-	ı paid iı		0	igii	Curre	ilicy:		
						ـــا			-1	L			
	If Yes, please state which curren	icy you re paid in			es, p	lease si	.ate	WIII	CHC	urrer	ncy you're paid i	П	
				_									
	<b>Deductions</b> Childcare vouchers	£	wk/mth/yr		ducti	i <b>ons</b> re voucl	hore				£		wk/mth/yr
	Pension deducted before tax and		╡ ′ ′′ │			deduct			re ta	ıx anc			=
	other non-taxable deductions	£	wk/mth/yr	oth	ner no	on-taxal	ble d	ledu	ıctio	ns	<u>f</u>		wk/mth/yr
	Pension deducted after tax	£	wk/mth/yr	Per	nsion	deduc	ted a	fte	r tax		£		wk/mth/yr
	Season ticket loan(s)	£	wk/mth/yr	Sea	ason	ticket lo	oan(s	s)			£		wk/mth/yr
	Student loan(s)	£	wk/mth/yr	Stu	ıdent	: loan(s)	)				£		wk/mth/yr
	Other deductions after tax	£	wk/mth/yr			eductio		fter	· tax		£		wk/mth/yr
20										s tales		201/ 0000	
20	Does your job entitle you to take Yes No	: рагстта соттрапу pen: ]	Sion scheme?		-	oui job 6	ntitl N	-	JU L(	J LaK€	e part in a comp 7	any pens	sion scheffie?
24		J		Yes							J		
21	At what age do you intend to rel	cire?		21 At	what	age do	you	ınt	end	to re	cire?		
22	Have you ever been bankrupt?	1			-	u ever			ınkrı	upt?	7		
	Yes No	]		Yes	5		Ν	0			_		

2 Financial details (continued)											
First customer					Second customer						
<ul> <li>23 Are you a discharged bankrupt?</li> <li>Yes No</li> <li>24 Have you ever had a property repossessed, or had a court order for debt registered against you, or not kept to any credit agreements?</li> </ul>					23 Are you a discharged bankrupt? Yes No 24 Have you ever had a property repossessed, or had a court order for						
Yes No If Yes to Question 22, 23 or 24, please give details on a separate sheet.				debt registered against you, or not kept to any credit agreements?  Yes No If Yes to Question 22, 23 or 24, please give details on a separate sheet.							
If there is more than one person applying, please answer questions 25 and 26 together.  25 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	Number of payments remaining	If you're consolidating this debt, how much is there to repay (f) (include any early repayment charge)				
26 Monthly Outgoings							Monthly cost				
Food, drink and clothing	ງ (e.g. groceries, eating	out, drinks	and clothes)				£				
Household goods and se buildings and contents i				shared ow	nership rent, service	charges,	£				
Utility bills and rates (e.	g. gas, electricity, oil, v	vater, rates,	phone and TV ¡	oackages, <sup>-</sup>	TV licence)		£				
Transport (e.g. petrol, ca	ar tax and insurance, m	naintenance,	public transpo	rt, season	tickets and taxis)		£				
Entertainment and recre	eation (e.g. regular soc	ial activities	like gym and c	lubs mem	berships, etc.)		£				
Holidays							£				
Nursery, childcare, scho	ol, college and univers	ity 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 h	ealth premiums, priva	te pensions	contributions a	and any en	dowments		£				
Costs relating to other p (e.g. mortgage payment	£										

Account number

Balance to pay

Monthly repayment

### 3 Present accommodation of new borrower(s) (if applicable) This section should be completed only by any new borrower(s) joining the mortgage. 27 Have you ever owned a property before (in the UK or abroad)? 30 If you don't own a home are you currently If No, go to question 31 No staying with friends or relatives? a tenant? 28 Do you own a property now? Yes No 31 How long have you been a tenant/living with friends or relatives? If No, please provide details on a separate sheet of changes in years property ownership (e.g. mortgage, sale price) occurring in the last 3 years. 32 If you are a tenant, please give the following details Rent: week Rent: month If Yes, how much would you be likely to get if you sold it? £ £ Name and address of landlord 29 Do you have a mortgage on your present property? No Yes If Yes, please give the following details: Is the mortgage to be repaid on or before completion of the Postcode transfer? Landlord's phone number (including area code) Yes No Is the mortgage currently held with us? Landlord's fax number (including area code) No State the name(s) in which the mortgage is held 33 During the past 3 years have you ever been 3 months or more behind with your mortgage or rent payments? No Name and address of lender where account held If Yes, please give full details on a separate sheet. Postcode

# 4 Individual tax status

# This section should be completed only by any new borrower(s) joining the mortgage.

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.

<b>First applicant</b> If a TIN or other tax reference is unavai	lable please provide the appropriate reason A, B or C:	
Reason A: The country/jurisdiction	n where I am resident for tax purposes does not issue	TINs to its residents
Reason B: I am unable to obtain a in the table below)	TIN or equivalent tax reference (please explain why	you are unable to obtain a TIN or equivalent tax reference
Reason C: No TIN is required (you the TIN issued by such jurisdiction		the relevant jurisdiction does not require the collection of
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 resid	ent 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
	same jurisdiction in which you claim to be resident for iate) to allow us to understand the reason for this:	or tax purposes, please provide an explanation and
5 1 1 1 1 1 1 1 1 1		
<b>Second applicant (if applicable)</b> If a TIN or other tax reference is unavailable.	lable please provide the appropriate reason A, B or C:	
Reason A: The country/jurisdiction	n where I am resident for tax purposes does not issue	TINs to its residents
Reason B: I am unable to obtain a in the table below)	TIN or equivalent tax reference (please explain why y	ou are unable to obtain a TIN or equivalent tax reference
Reason C: No TIN is required (you the TIN issued by such jurisdiction		the relevant jurisdiction does not require the collection of
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 resid		

If No, please go to question 37.

4 Individual tax status (continued)				
Additional countries of tax residence (if applicable)	Tax Identification Number (TIN)/N Number (NINO) or any other tax r		If no TIN/NINO or othe select a reason from ti	er tax reference is available please he list provided
If your residential address is not in the s			tax purposes, please <sub>l</sub>	provide an explanation and
supporting documentation (as appropria	ate) to allow us to understand the	reason for this:		
5 Transfer details				
34 Will the property be your main hom	e?		se give the following d address of lender	etails:
Yes No Will all the property only be used for	you and your family to live in?			
Yes No				
If No, please tell us:  a) What other use will the property I any business that will be carried o		Your accou	nt/reference number	Postcode
separate sheet if necessary.	ut there)? Please continue on a			T
		Monthly re		Total amount still to pay  £
b) Is any part of the property rented Yes No	out?	on a separa	ite sheet.	ment please give the same details
If Yes, please give full details on a se	parate sheet.	<b>37</b> Estimated <u>f</u>	current property value	
<b>35</b> Will anyone over 17 be living at the using this form to apply)?	property (except for the people	Estimated £	property value once im	proved (if applicable)
Yes No			address of Jersey lawy	er who will act for you
If Yes, give their full names				
				Postcode
Are they a member of your family?  Yes No		Name of pe	erson acting	
36 Have you used this property for secu financial commitment (including hor		Phone num	ber (including area code)	
Yes No	не ширгоvеннени toans)?	Fax numbe	r (including area code)	

6 Loan details	
39 Do you need to borrow any more money?	Name and address of life assurance company
Yes No	
If Yes, go to question 40. If No, go to question 44.	
40 Amount of loan required	Postcode
£	1 Ostcode
41 Milash is the augusta of the least	Maturity date/retirement date DDDMMMYYYYY
41 What is the purpose of the loan?	Premium
To repay existing home improvement loan?	
For a personal loan?	f
	Monthly Quarterly
For a new home improvement loan?	Worterty
Total	Annually Single
£	
L	Policy holder
42 Over how many years do you want to pay back the new loan?	
years	If it is an endowment policy, what is the sum assured?
,	f
43 What method of repayment would you use to repay the new loan?	_
	Name(s) of person(s) assured
44 What method of repayment would you use to repay the	
existing loan?	47 If you have chosen interest only, please indicate how the capital
Chisting todit:	sum will be repaid:
	· —
<b>45</b> Do you want to change the term of the existing loan?	Sale of mortgaged property
Yes No	Managed investment portfolio
If Yes, how many years do you want to repay the existing loan?	Sale of other property assets
years	Other (please specify)
ycurs	
<b>46</b> What policy is to be used on the loan following the transfer? If you	
have more than one endowment/pension policy please give details	
on a separate sheet.	
on a separate sneet.	
Type of policy	
Type of policy	
Type of policy  7 Retained Properties (if applicable)	
Type of policy  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
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.	
Type of policy  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 $\label{eq:Monthly} \text{Monthly mortgage payment } (\underline{\mathfrak{t}})$
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.	
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details	Monthly mortgage payment (£)
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details	Monthly mortgage payment (£)
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes  No
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)
7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Let property costs (if the property is let)  Monthly gross rent
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £
7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Let property costs (if the property is let)  Monthly gross rent
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms  Type of property	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Set In the property is let Nonthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids  £  Monthly property maintenance
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms  Type of property  Is the property currently let?	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Substitute No No Substitute No No No Substitute No No Substitute No
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms  Type of property	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids  £  Monthly property maintenance  £  Other monthly costs (please tell us what they are) (£)
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms  Type of property  Is the property currently let?	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Substitute No No Substitute No No No Substitute No No Substitute No
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms  Type of property  Is the property currently let?  Yes  No  No	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids  £  Monthly property maintenance  £  Other monthly costs (please tell us what they are) (£)
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  f  Number of bedrooms  Type of property  Is the property currently let?  Yes No Mortgage details	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids  £  Monthly property maintenance  £  Other monthly costs (please tell us what they are) (£)
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Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  f  Number of bedrooms  Type of property  Is the property currently let?  Yes No  Mortgage details  Lender  Current mortgage balance  f	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids  £  Monthly property maintenance  £  Other monthly costs (please tell us what they are) (£)  Please list
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  £  Number of bedrooms  Type of property  Is the property currently let?  Yes No Mortgage details  Lender  Current mortgage balance	Monthly mortgage payment (£)  Is the mortgage in a foreign currency? Yes No  Let property costs (if the property is let)  Monthly gross rent  £  Agents 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)
Type of policy  7 Retained Properties (if applicable)  We need to have details for each property you decide to retain after your property, please continue on a separate sheet.  Property details  Address  Postcode  Estimated value  f  Number of bedrooms  Type of property  Is the property currently let?  Yes No  Mortgage details  Lender  Current mortgage balance  f	Monthly mortgage payment (£)  Is the mortgage in a foreign currency?  Yes No  Let property costs (if the property is let)  Monthly gross rent  £  Agents fees (if applicable)  £  Monthly allowance for rental voids  £  Monthly property maintenance  £  Other monthly costs (please tell us what they are) (£)  Please list

8 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.						
The following changes in circumstance have been reflected in the	affordabil	lity calculation:				
First customer		Second customer				
None		None				
Birth of a child		Birth of a child				
Maternity, paternity or parental leave		Maternity, paternity or parental leave				
Returning to work on reduced hours		Returning to work on reduced hours				
Retirement		Retirement				
Increase to childcare expenses, school fees or university fees		Increase to childcare expenses, school fees or university fees				
Other  Please provide full details of all changes in circumstance that have been considered, and how these have been reflected in the affordability calculation.		Other  Please provide full details of all changes in circumstance that have been considered, and how these have been reflected in the affordability calculation.	he			
Affordability declaration To support this application we need you to complete the following 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		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?		Would you be prepared to cancel all discretionary payslip deductions if required in the future if you experience finan difficulties?	cial			
Yes No		Yes No				
If no, please detail any discretionary payslip deductions you would prepared to cancel.	be	If no, please detail any discretionary payslip deductions you w prepared to cancel.	ould be			

8 Regulatory requirements (continued)			
First customer		Second customer	
<b>Maintenance payments</b> – I confirm that I have calculated that the mortgage will remain affordable when the payments end. It will remain affordable by:		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		Increase in work hours	٦
Promotion/increase in salary		Promotion/increase in salary	ī
Reduction/end of childcare costs		Reduction/end of childcare costs	ī
Child no longer dependent/cost removed		Child no longer dependent/cost removed	ī
Other (please detail below)		Other (please detail below)	╡
<b>Investment income</b> – I confirm that I intend to retain the capital for investment purposes.		<b>Investment income</b> – I confirm that I intend to retain the capital for investment purposes.	
9 Gold Account			
Terms and Conditions that apply to the Gold Account.  The sterling Gold Account can be used for purposes other than see	ervicing yo	mortgage. Please ensure you have read our leaflet for the General our mortgage.  s possible what you will use the account for, including the type of	_
sterling Gold Account that will be opened automatically for you v		evant boxes below if you wish to apply for a Visa Debit card for the take out a mortgage with us.	
Sterling Visa debit card	. 1		
Please note: You will need to provide a mobile telephone numbe wish to use your Visa debit card for online purchases which are '\		ersonal email address for each applicant in section 2 of this form if you 'Visa'.	
How would you like your name(s) to appear on your Visa debit ca	ırd? e.g., N	Ars J Smith or Jane Smith.	
First applicant			
Second applicant			
Second applicant			
If you would like a cheque book for your sterling Gold Account, p	lease tick t	this box.	
	for this ster	rling Gold Account during a normal year (excluding the transactions for	
the mortgage that is being applied for).  Up to 10,000	001-100,00	00	
If over 500,000 please enter expected level of turnover			
On a monthly basis			
i) The anticipated number of monthly <b>incoming</b> transactions:		None 1-5 5-10 10-15 15-20 >20	
ii) The anticipated number of monthly <b>outgoing</b> transactions:		None 1-5 5-10 10-15 15-20 >20	

#### 10 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:

- 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.
- You may release any information relating to this application or the mortgage to any person consenting to the mortgage, my Jersey lawyer and your 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.
- 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.
- **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.

# I agree that:

- O I am aged 18 or over
- O I understand that it is an offence to make a false declaration
- O I have read and understand the General Declaration
- 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.

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

First customer's signature
Date  D D M M Y Y Y Y
Second customer's signature
Date  D D M M Y Y Y Y

IF ANY OF YOUR PLANS CHANGE PLEASE TELL US IMMEDIATELY.

## 11 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:	Applicant 2 – I have ticked any box(es) I WOULD like you to use:
Post	Post
Phone	Phone
Email, text, social media and messaging services	Email, text, social media and messaging services
Market research, including customer satisfaction surveys	Market research, including customer satisfaction surveys
All of the above	All of the above
I understand that I may receive details of products and services from other Santander group companies (as described in the 'Using my personal data' booklet available on the Santander International website) if I have agreed with them to receive such information.	I understand that I may receive details of products and services from other Santander group companies (as described in the 'Using my personal data' booklet available on the Santander International website) 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.