Application for transfer of property ownership and change of parties

Santander International

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).

Completing this form

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

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

First customer

1 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 D D M M Y Y Y Y

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 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 D D M M Y Y Y Y

6 City/town of birth

7 Country of birth

8 Do you have full housing qualifications?

Yes ☐ No ☐ 2(1)(e) ☐ Licensed ☐

Continues...

1 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.

Previous address

Postcode

Time at current address Y Y M M

Previous address

Postcode

Time at current address Y Y M M

Previous address

Postcode

Time at current address Y Y M M

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

11 Correspondence address if different from residential address

Postcode

12 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.

Previous address

Postcode

Time at current address Y Y M M

Previous address

Postcode

Time at current address Y Y M M

Previous address

Postcode

Time at current address Y Y M M

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

11 Correspondence address if different from residential address

Postcode

12 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).

To be completed by a sole applicant

13 Do you have a partner or spouse living with you at your current address? Yes ☐ No ☐

If Yes, please give details

Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

First name

Surname

Date of birth D D M M Y Y Y Y

2 Financial details

First customer

14 Employment status

Employed ☐ Contract ☐
Self employed ☐ Homemaker ☐
Employee with own company ☐ Retired ☐
Student ☐ Unemployed ☐
Other (please specify)

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 **If retired:**

Date of retirement D D M M Y Y Y Y

17 **If employed:**

Occupation
Nature of duties
Name and address of employer
Postcode
Daytime phone number (including area code)
Salary reference number
Original start date D D M M Y Y Y Y

18 **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
Trading year Y Y Y Y

Second customer

14 Employment status

Employed ☐ Contract ☐
Self employed ☐ Homemaker ☐
Employee with own company ☐ Retired ☐
Student ☐ Unemployed ☐
Other (please specify)

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 **If retired:**

Date of retirement D D M M Y Y Y Y

17 **If employed:**

Occupation
Nature of duties
Name and address of employer
Postcode
Daytime phone number (including area code)
Salary reference number
Original start date D D M M Y Y Y Y

18 **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
Trading year Y Y Y Y

Continues...

2 Financial details (continued)

First customer

18 **If self-employed (continued):**
Please enter, in the boxes below, your income before tax for the past three years, as declared to the Comptroller of Taxes:

Year ended	Share of net profit	Net profit amount
M M Y Y Y Y	%	£
M M Y Y Y Y	%	£
M M Y Y Y Y	%	£

Name and address of accountant

Postcode

Contact name

Daytime phone number (including area code)

19 **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

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

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

Yes ☐ No ☐

21 At what age do you intend to retire?

22 Have you ever been bankrupt?

Yes ☐ No ☐

Second customer

18 **If self-employed (continued):**
Please enter, in the boxes below, your income before tax for the past three years, as declared to the Comptroller of Taxes:

Year ended	Share of net profit	Net profit amount
M M Y Y Y Y	%	£
M M Y Y Y Y	%	£
M M Y Y Y Y	%	£

Name and address of accountant

Postcode

Contact name

Daytime phone number (including area code)

19 **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

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

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

Yes ☐ No ☐

21 At what age do you intend to retire?

22 Have you ever been bankrupt?

Yes ☐ No ☐

Continues...

2 Financial details (continued)

First customer

23 Are you a discharged bankrupt?

Yes ☐ No ☐

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?

Yes ☐ No ☐

If Yes to Question 22, 23 or 24, please give details on a separate sheet.

Second customer

23 Are you a discharged bankrupt?

Yes ☐ No ☐

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?

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 (£) (include any early repayment charge)

26 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)	£

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)?

Yes ☐ No ☐ If No, go to question 31

28 Do you own a property now?

Yes ☐ No ☐

If No, please provide details on a separate sheet of changes in property ownership (e.g. mortgage, sale price) occurring in the last 3 years.

If Yes, how much would you be likely to get if you sold it?

£

29 Do you have a mortgage on your present property?

Yes ☐ No ☐

If Yes, please give the following details:

Is the mortgage to be repaid on or before completion of the transfer?

Yes ☐ No ☐

Is the mortgage currently held with us?

Yes ☐ No ☐

State the name(s) in which the mortgage is held

Name and address of lender where account held

Postcode

Account number

Balance to pay

£

Monthly repayment

£

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

staying with friends or relatives? ☐

a tenant? ☐

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

years

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

Rent: week

£

Rent: month

£

Name and address of landlord

Postcode

Landlord's phone number (including area code)

Landlord's fax number (including area code)

33 During the past 3 years have you ever been 3 months or more behind with your mortgage or rent payments?

Yes ☐ No ☐

If Yes, please give full details on a separate sheet.

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.

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.

Continues...

4 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:

5 Transfer details

34 Will the property be your main home?

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 have (including full details of any business that will be carried out there)? Please continue on a separate sheet if necessary.

b) Is any part of the property rented out?

Yes ☐ No ☐

If Yes, please give full details on a separate sheet.

35 Will anyone over 17 be living at the property (except for the people using this form to apply)?

Yes ☐ No ☐

If Yes, give their full names

Are they a member of your family?

Yes ☐ No ☐

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

Yes ☐ No ☐

If No, please go to question **37**.

If Yes, please give the following details:

Name and address of lender

Postcode

Your account/reference number

Monthly repayment £

Total amount still to pay £

If you have another loan/commitment please give the same details on a separate sheet.

37 Estimated current property value £

Estimated property value once improved (if applicable) £

38 Name and address of Jersey lawyer who will act for you

Postcode

Name of person acting

Phone number (including area code)

Fax number (including area code)

6 Loan details

39 Do you need to borrow any more money?

Yes ☐ No ☐

If Yes, go to question **40**. If No, go to question **44**.

40 Amount of loan required

£

41 What is the purpose of the loan?

To repay existing home improvement loan? ☐

For a personal loan? ☐

For a new home improvement loan? ☐

Total

£

42 Over how many years do you want to pay back the new loan?

years

43 What method of repayment would you use to repay the new loan?

44 What method of repayment would you use to repay the existing loan?

45 Do you want to change the term of the existing loan?

Yes ☐ No ☐

If Yes, how many years do you want to repay the existing loan?

years

46 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.

Type of policy

Name and address of life assurance company

Postcode

Maturity date/retirement date D D M M Y Y Y Y

Premium

£

Monthly ☐ Quarterly ☐

Annually ☐ Single ☐

Policy holder

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

£

Name(s) of person(s) assured

47 If you have chosen interest only, please indicate how the capital sum will be repaid:

Sale of mortgaged property ☐

Managed investment portfolio ☐

Sale of other property assets ☐

Other (please specify) ☐

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.

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

£

Type of mortgage

Remaining term

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)

£

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. 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 changes in circumstance 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 changes in circumstance that have been considered, and how these have been reflected in the affordability calculation.

Affordability declaration

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

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.

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.

Continues...

8 Regulatory requirements (continued)

First customer

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

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. ☐

9 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 ☐

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:

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, 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.

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.

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:

- 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
- 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

There are some essential servicing communications that we have to send, which include important information related to your accounts or services. From time to time, we would like to send you marketing communications about our products and offerings.

Please tick this box if you are happy to receive these communications from us. ☐

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