

# Application for transfer of property ownership and change of parties



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

## Office use only

Please return to

Account number

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 **641888**. 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 Manx 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 as outlined in our Manx Mortgage Service letter.

## 1 Personal details

### First customer

1 Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

Are you: Male ☐ Female ☐

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)

2 Nationality

Second nationality (if you have dual nationality)

3 Marital status

Married ☐ Single ☐

Divorced ☐ Separated ☐

To be married ☐ Widowed ☐

Living with partner ☐

4 Date of birth

D	D	M	M	Y	Y	Y	Y
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### Second customer

1 Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

Are you: Male ☐ Female ☐

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)

2 Nationality

Second nationality (if you have dual nationality)

3 Marital status

Married ☐ Single ☐

Divorced ☐ Separated ☐

To be married ☐ Widowed ☐

Living with partner ☐

4 Date of birth

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

1 Personal details (continued)

First customer

5 Number of financial dependants

Relationship to applicant	Age of dependant

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

Postcode

Time at current address

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

Previous address

Postcode

Time at previous address

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

Previous address

Postcode

Time at previous address

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

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

7 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 Manx bank holidays)

--

Second customer

5 Number of financial dependants

Relationship to applicant	Age of dependant

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

Postcode

Time at current address

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

Previous address

Postcode

Time at previous address

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

Previous address

Postcode

Time at previous address

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

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

7 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 Manx bank holidays)

--

To be completed by a sole applicant

8 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
---	---	---	---	---	---	---	---

Are they:

Male ☐ Female ☐

2 Financial details

First customer

9 Employment status

Employed☐

Contract☐

Self employed☐

Homemaker☐

Employee with own company☐

Retired☐

Other (please specify)

10 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☐

11 If retired:

Date of retirement

D

D

M

M

Y

Y

Y

Y

12 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

13 If self-employed:

(please provide Tax Calculations (SA302s) 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

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

Year ended	Share of net profit	Net profit amount
<div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>	<div><div></div>%</div>	<div>£<div></div></div>
<div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>	<div><div></div>%</div>	<div>£<div></div></div>
<div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>	<div><div></div>%</div>	<div>£<div></div></div>

Second customer

9 Employment status

Employed☐

Contract☐

Self employed☐

Homemaker☐

Employee with own company☐

Retired☐

Other (please specify)

10 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☐

11 If retired:

Date of retirement

D

D

M

M

Y

Y

Y

Y

12 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

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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

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<div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>	<div><div></div>%</div>	<div>£<div></div></div>
<div><div>M</div><div>M</div><div>Y</div><div>Y</div><div>Y</div><div>Y</div></div>	<div><div></div>%</div>	<div>£<div></div></div>

**2 Financial details (continued)****First customer****13 If self-employed (continued):**

Name and address of accountant

Postcode

Contact name

--

Daytime phone number (including area code)

--

**14 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

**15 Does your job entitle you to take part in a company pension scheme?**Yes ☐ No ☐**16 At what age do you intend to retire?**

--

**17 Please fill in numbers of any Santander International accounts that you have.**

Account number

--

Account number

--

**Second customer****13 If self-employed (continued):**

Name and address of accountant

Postcode

Contact name

--

Daytime phone number (including area code)

--

**14 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

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From where?

--

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--

**Are you paid in a foreign currency?**Yes ☐ No ☐

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--

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Season ticket loan(s) £ wk/mth/yr

Student loan(s) £ wk/mth/yr

Other deductions after tax £ wk/mth/yr

**15 Does your job entitle you to take part in a company pension scheme?**Yes ☐ No ☐**16 At what age do you intend to retire?**

--

**17 Please fill in numbers of any Santander International accounts that you have.**

Account number

--

Account number

--

**2 Financial details (continued)**

**18** Have you ever been bankrupt, or been subject to an Individual Voluntary Arrangement?

Yes ☐ No ☐

**19** Are you a discharged bankrupt?

Yes ☐ No ☐

**20** 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 **18**, **19** or **20**, please give details on a separate sheet.

**18** Have you ever been bankrupt, or been subject to an Individual Voluntary Arrangement?

Yes ☐ No ☐

**19** Are you a discharged bankrupt?

Yes ☐ No ☐

**20** 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 **18**, **19** or **20**, please give details on a separate sheet.

**If there is more than one person applying, please answer questions 21 and 22 together.**

**21** 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)

**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 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)	£

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

**4 Transfer details****30** 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.

**31** 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 ☐**32** 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 **34**.

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.

**33** Estimated current property value
 £

Estimated property value once improved (if applicable)

 £
**34** Name and address of Advocate who will act for you
  
  
  
 Postcode

Name of person acting

Phone number (including area code)

Fax number (including area code)

**5 Loan details**

**35** Do you need to borrow any more money?

Yes ☐ No ☐

If Yes, go to question 36. If No, go to question 40.

**36** Amount of loan required

£

**37** What is the purpose of the loan?

To repay existing home improvement loan? ☐

For debt consolidation? ☐

For a personal loan? ☐

For a new home improvement loan? ☐

For business purposes? ☐

Total

£

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

years

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

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

**41** 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

**42** 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

Premium

£

Monthly

☐

Quarterly

☐

Annually

☐

Single

☐

Policy holder

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

£

Name(s) of person(s) assured

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

Pension

☐

Stocks and shares

☐

Property and income

☐

Investment income

☐

Other

Inheritance

☐
**6 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)

£



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 ☐

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

First customer		Second customer	
None	<input type="checkbox"/>	None	<input type="checkbox"/>
Birth of a child	<input type="checkbox"/>	Birth of a child	<input type="checkbox"/>
Maternity, paternity or parental leave	<input type="checkbox"/>	Maternity, paternity or parental leave	<input type="checkbox"/>
Returning to work on reduced hours	<input type="checkbox"/>	Returning to work on reduced hours	<input type="checkbox"/>
Retirement	<input type="checkbox"/>	Retirement	<input type="checkbox"/>
Increase to childcare expenses, school fees or university fees	<input type="checkbox"/>	Increase to childcare expenses, school fees or university fees	<input type="checkbox"/>
Other	<input type="checkbox"/>	Other	<input type="checkbox"/>

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

<div></div>	<div></div>
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Affordability declaration

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

First customer	Second customer
<p><b>Do you have any discretionary payslip deductions?</b> Discretionary payslip deductions include additional voluntary pension contributions, private healthcare, employee share schemes, e.g. sharesave.</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Would you be prepared to cancel all discretionary payslip deductions if required in the future if you experience financial difficulties?</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If no, please detail any discretionary payslip deductions you would be prepared to cancel.</p> <div></div>	<p><b>Do you have any discretionary payslip deductions?</b> Discretionary payslip deductions include additional voluntary pension contributions, private healthcare, employee share schemes, e.g. sharesave.</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Would you be prepared to cancel all discretionary payslip deductions if required in the future if you experience financial difficulties?</b></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If no, please detail any discretionary payslip deductions you would be prepared to cancel.</p> <div></div>

7 Regulatory requirements (continued)

First customer

**Child Benefit** – I confirm that I have calculated that the mortgage will remain affordable when the benefits 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) ☐

**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. ☐

**Long term mortgage subsidies or Housing Allowance** ☐

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

Please detail how the mortgage will remain affordable when the payments end.

Second customer

**Child Benefit** – I confirm that I have calculated that the mortgage will remain affordable when the benefits 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) ☐

**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. ☐

**Long term mortgage subsidies or Housing Allowance** ☐

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

Please detail how the mortgage will remain affordable when the payments end.

## 8 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 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, the conveyancer 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 charge on the property.

### 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.

### I agree that:

- I am aged 18 or over
- I understand that it is an offence to make a false declaration
- I have read and understand the General Declaration (and in particular point 1)
- I/We have been provided with information about how the Bank processes personal data and that we 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 Isle of Man 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**

## 9 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 (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.

**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 (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.



## Instruction to your bank or building society to pay by Direct Debit

**Please fill in the whole form and send it to Santander International,  
PO Box 123, 19-21 Prospect Hill, Douglas, Isle of Man IM99 1ZZ.**

Service user number

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Name and full postal address of your bank or building society

To: The Manager
Bank/Building Society
Postcode

Name(s) of account holder(s)


Bank/building society account number

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Branch sort code

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Reference

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### Instruction to your bank or building society

Please pay Santander International Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Santander International and, if so, details will be passed electronically to my bank/building society.

Signature(s)


Date

D	D	M	M	Y	Y	Y	Y
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**Banks and building societies may not accept Direct Debit instructions for some types of account.**

### FOR SANTANDER INTERNATIONAL OFFICIAL USE ONLY

**This is not part of the instruction to your bank or building society and must be detached by Santander International before submission to the paying bank.**

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This guarantee should be detached and retained by the payer.

## The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Santander International will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request Santander International to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Santander International or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Santander International asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.