Application for an additional loan

Jersey branch

Santander International

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 ☐

9 Number of financial dependants

Relationship to applicant	Age of dependant

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

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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 ☐

9 Number of financial dependants

Relationship to applicant	Age of dependant

Continues...

1 Personal details (continued)

First customer

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

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

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	%	£

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

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

Occupation

Name and address of business

Postcode

Type of business

How long have you been trading? 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 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	%	£

Continues...

2 Financial details (continued)

First customer

18 If self-employed (continued)

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 ☐

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

18 If self-employed (continued)

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

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Yes ☐ No ☐

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Yes ☐ No ☐

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.

Continues...

2 Financial details (continued)

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 Property details

If two or more people are applying, they should answer the following questions together.

27 Address of the property for which you require a home improvement loan/additional loan with us

Postcode

28 Date you bought the property D D M M Y Y Y Y

29 Original purchase price £

30 Estimated property value £

Estimated property value when improved (if applicable) £

31 Is the property your main home? Yes ☐ No ☐

If No, please tell us if it is:

Rented (private) ☐ Rented (other) ☐

Relatives occupying ☐ Other (please specify) ☐

32 Who should our valuer contact during working hours to obtain access to the property?

Phone present owner ☐ Other (please specify) ☐

If other, please give details

Name

Phone number (including area code)

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

Yes ☐ No ☐

If Yes, please give their FULL NAMES

Are they a member of the family?

Yes ☐ No ☐

34 Did you buy the property under a local authority right to buy scheme?

Yes ☐ No ☐

If Yes, what is the full council valuation at the time of the purchase?

£

Percentage discount received %

35 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 36.

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.

Note: If there are currently any borrowers who are not a part of this application, we require a signed authority to request a reference.

4 Loan details

36 What is the purpose of this loan?

To repay existing home improvement loan £

For personal loan £

For a new home improvement loan £

Total **£**

Please give full details of what you are going to buy and/or work to be done on the property and/or full details of existing loans to be repaid (outstanding loan amounts, lender, whether secured or unsecured).

Please continue on a separate sheet if necessary.

For home improvements, please give the total cost of work to be done.

£

37 How do you want to repay the loan?

Please indicate the product code, loan amount, repayment type and term.

Repayment type:

Repayment ☐ Interest only ☐

Part capital and part interest ☐

Mortgage amount	Interest rate	Add fee to mortgage	Repayment type	Term	
				Years	Months

If you have chosen repayment, please go to Question **39**.

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

Sale of mortgaged property ☐

Sale of other property assets ☐

Managed investment portfolio ☐

Other (please specify) ☐

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

Yes ☐ No ☐

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

38 Policies to be used in connection with this additional loan. If you have more than one policy please give details on a separate sheet.

Type of policy

Name and address of life assurance company

Postcode

Policy number

Maturity date/Retirement date

D D M M Y Y Y Y

Premium

£

Monthly ☐ Quarterly ☐ Annually ☐ Single ☐

Policy holder(s)

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

£

Name of person(s) assured

39 Are you applying to anyone else for a loan using the property as security?

Yes ☐ No ☐

If Yes, how much and where from? £

40 Your mortgage account numbers, if known

41 Choosing your payment day

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

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

Please specify a date D D

5 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)

£

6 Details of your lawyer and details for valuers

Jersey Lawyer who will act for you

Name and address of firm

Postcode

Name of Lawyer/Conveyancer acting

Telephone number (including area code)

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

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

Current owner name

Current owner telephone number (including area code)

Other contact name

Other contact telephone number (including area code)

7 Individual tax status

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

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

First customer

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 customer (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...

7 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:

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.

Continues...

8 Regulatory requirements (continued)

Affordability declaration

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

First customer

Do you have any discretionary payslip deductions?
Discretionary payslip deductions include additional voluntary pension contributions, private healthcare, employee share schemes, e.g. sharesave.

Yes ☐ No ☐

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

Yes ☐ No ☐

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

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

It will remain affordable by:

Increase in work hours ☐

Promotion/increase in salary ☐

Reduction/end of childcare costs ☐

Child no longer dependent/cost removed ☐

Other (please detail below) ☐

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

Second customer

Do you have any discretionary payslip deductions?
Discretionary payslip deductions include additional voluntary pension contributions, private healthcare, employee share schemes, e.g. sharesave.

Yes ☐ No ☐

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

Yes ☐ No ☐

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

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

It will remain affordable by:

Increase in work hours ☐

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 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, 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

First customer's name (please use BLOCK capitals)

Date

D	D	M	M	Y	Y	Y	Y

Second customer's signature

Second customer's name (please use BLOCK capitals)

Date

D	D	M	M	Y	Y	Y	Y

IF ANY OF YOUR PLANS CHANGE PLEASE TELL US IMMEDIATELY.

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

10 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. ☐

Santander International is the trading name of Santander Financial Services plc, Jersey Branch. Santander Financial Services plc is incorporated in England and Wales with number 2338548 and its registered office is 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Santander Financial Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Santander Financial Services plc's Financial Services Register number is 146003. Santander Financial Services plc, Jersey Branch has its principal place of business at 13-15 Charing Cross, St Helier, Jersey JE2 3RP, Channel Islands and is regulated by the Jersey Financial Services Commission. www.santanderinternational.co.uk Santander Financial Services plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme (the Scheme). The Scheme aims to provide protection for eligible depositors of up to £50,000. For further information about the Scheme and to understand your eligibility, please refer to www.jrdca.org.je/jdcs. Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request. Calls to Santander International are recorded and may be monitored for security and training purposes.

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