Application for a buy to let mortgage

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. Once you have completed this form and have the requested documents, please bring your application to our Jersey or Isle of Man Work Café.

If you're returning your application and documentation by post, please send to: Santander International, PO Box 123, 19-21 Prospect Hill, Douglas, Isle of Man IM99 1ZZ, British Isles. If you are a Jersey resident, please return this form to: Santander International, 13-15 Charing Cross, St Helier, Jersey JE2 3RP, Channel Islands.

If you have any questions or need any help filling in this form, please call us on 08000 84 28 88 if calling from a UK landline or mobile, or +44 (0)1624 641 888 if calling from overseas. Lines are open from 9am – 5pm UK time, Monday to Friday, except Wednesday when we open at 9.30am. Calls are recorded and may be monitored.

1 Type of mortgage

- Buy to let/First time buyer ☐
- Buy to let Further Advance ☐
- Buy to let Remortgage ☐
- Buy to let Purchase (not First time buyer) ☐
- Buy to let Remortgage and Further Advance ☐

2 Personal details

First customer

1 If you are an existing customer, please enter your customer reference number

2 Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

First name

Middle name(s)

Surname

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

Additional country of Citizenship (if applicable)

Dual nationality? Yes ☐ No ☐

If Yes, please specify below

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

Second customer

1 If you are an existing customer, please enter your customer reference number

2 Title

Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Other (please specify)

First name

Middle name(s)

Surname

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

Additional country of Citizenship (if applicable)

Dual nationality? Yes ☐ No ☐

If Yes, please specify below

4 Marital status

- Married ☐
- Single ☐
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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

Continues...

2 Personal details (continued)

First customer

8 Do you have full housing qualifications? **(Jersey residents only)**

- Yes (Entitled) ☐
- No (not Entitled/Licensed/Registered) ☐
- Entitled to Work ☐
- Licensed ☐
- Registered ☐

9 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)

Correspondence address if different from residential address

Postcode

10 Primary phone number (including area code)

Secondary phone number (including area code)

Mobile phone number

Email address

A member of staff may need to contact you regarding the progress of your application; please indicate the best time below (between 9am and 5pm, Monday to Friday – except bank holidays)

11 Have you ever been bankrupt?

Yes ☐ No ☐

12 Are you a discharged bankrupt?

Yes ☐ No ☐

13 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 **11**, **12** or **13**, please give details on a separate sheet.

Second customer

8 Do you have full housing qualifications? **(Jersey residents only)**

- Yes (Entitled) ☐
- No (not Entitled/Licensed/Registered) ☐
- Entitled to Work ☐
- Licensed ☐
- Registered ☐

9 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)

Correspondence address if different from residential address

Postcode

10 Primary phone number (including area code)

Secondary phone number (including area code)

Mobile phone number

Email address

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Yes ☐ No ☐

If Yes to question **11**, **12** or **13**, please give details on a separate sheet.

Continues...

2 Personal details (continued)

14 Please enter how many let properties in total the applicant(s) will own on completion. Please make sure you also include this application. For joint applicants we need to know how many let properties they will own on completion. This can be a combination of properties they own together, individually or with another person.

Including this application, how many properties in total will the applicant(s) own on completion?

How many of these let properties will be mortgaged on completion?

3 Property and mortgage details

To be completed by First time Buy to let buyers, customers purchasing a second Buy to let property or applying for a Buy to let Further Advance. If you are moving your mortgage to us from another lender, go to question 25.

15 Over what term do you want to repay the mortgage?

years months

16 Purchase price of the property not including the value of any furnishings, carpets, curtains, etc. or concessions offered by the vendor.

Purchase price £

Deposit £

The amount you want from us to buy the property including any Government loan (Mortgage) £

If you want to borrow to improve the property please write the amount you want us to consider (Home Improvement Loan) £

Please state source and amount of deposit

Equity in current property £

Customer's own savings £

Gift from family £

Previous property sale £

Inheritance £

Other (please specify) £

17 Address of the property you want to buy

Postcode

18 Previous mortgage application
Have you applied for a mortgage on this property before?

Yes ☐ No ☐

If Yes, who with?

If Yes, why didn't you go ahead with the application?

19 What is the expected/annual rental income?

£

20 Is the property you want to buy?

Freehold ☐ Flying Freehold ☐

Leasehold ☐ Share Transfer ☐

Number of years left on lease

Ground rent £ per year

If this varies, please give details

21 Type of property?

Bungalow ☐ Detached house ☐

Semi-detached house ☐ Terraced house ☐

Converted flat/maisonette ☐

Purpose-built flat/maisonette ☐ Other (please describe) ☐

If a flat, how many floors are there? floors

Which floor is the flat situated on? The floor

Number of bedrooms?

22 Year of construction of the property?

Y Y Y Y

If a new build property, please provide name of builder

If it's a new property or built in the last 10 years, is it being sold with a latent defects insurance policy?

Yes ☐ No ☐

If No, is/was the building of the property being supervised by an architect or surveyor?

Yes ☐ No ☐

If Yes, please give their name and address and qualifications

Postcode

Qualifications

Continues...

3 Property and mortgage details (continued)

23 Is this a private sale?

Yes ☐ No ☐

Is the vendor related to you?

Yes ☐ No ☐

If Yes, will the property be vacant on completion?

Yes ☐ No ☐

What is the full market value of the property £

Are you receiving a vendor's sale cash incentive (e.g. paying legal or other costs, cashback, carpets, soft furnishings, etc.)?

Yes ☐ No ☐

If Yes, what is the incentive and for how much?

£

Name and address of present owner or builder if new

Postcode

Present owner's telephone number (daytime) (including area code)

Name and address of agent selling property to you

Postcode

Telephone number

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

Living with friends or relatives? ☐ Renting ☐

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

years

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

Rent £ week £ month

Present housing

To be completed by customers purchasing a second Buy to let property or applying for a Buy to let Further Advance only.

First customer

24 Do you own and occupy a residential property now?

Yes ☐ No ☐

If Yes, how much are you expecting to get when it's sold?

£

Do you have a mortgage on your present property?

Yes ☐ No ☐

If Yes, please give the following details:

Is this mortgage going to be repaid when you take out this new mortgage?

Yes ☐ No ☐

Please state the name(s) in which the mortgage is held

Name of lender

Balance of mortgage

£

Term of mortgage loan years

Current monthly repayment

£

Current mortgage interest rate

Current mortgage product

Second customer

24 Do you own and occupy a residential property now?

Yes ☐ No ☐

If Yes, how much are you expecting to get when it's sold?

£

Do you have a mortgage on your present property?

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Please state the name(s) in which the mortgage is held

Name of lender

Balance of mortgage

£

Term of mortgage loan years

Current monthly repayment

£

Current mortgage interest rate

Current mortgage product

Continues...

3 Property and mortgage details (continued)

To be completed by remortgage customers only (if you are moving your Buy to Let mortgage to us from another lender).

25 Estimated value of property

£

What is the purpose of this mortgage? (tick one or more boxes and fill in the amount of money required for each purpose)

a) To pay back the original amount you borrowed to buy the property ☐

£

b) To pay for further home improvements (please provide full estimates) ☐

£

c) To pay back existing non-home improvement loan(s) ☐

£

d) To use for personal purposes ☐

£

Total

£

26 Please provide details below of the mortgage or loan secured on this property

Full names of all borrowers

Name of lender

Monthly payment

£

How much did you borrow to buy the property?

£

Total amount still to pay

£

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

Yes ☐ No ☐

If Yes, please give the following details:

Name and address of second lender(s)

Postcode

Monthly payment

£

Total amount still to pay

£

4 Mortgage repayment details

To be completed by all customers in all cases.

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

Repayment type:

Repayment ☐ Interest only ☐

Part capital and part interest ☐

Mortgage amount	Product/Rate Type (i.e. Lifetime Tracker, 2, 5 or 10 Year Fixed Rate)*	Term	
		Yrs	Mths

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

If you have chosen repayment please go to question 28.

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)

28 How do you want to pay a product fee?

Paid upfront ☐ Add to mortgage ☐

29 Are you applying to anyone else for money towards the purchase price or associated costs, including renovation grants?

Yes ☐ No ☐

If Yes, how much and where from?

£

30 Choosing your payment day

For your convenience and control you can choose the day of the month that we collect your mortgage payment by standing order. 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

You must ensure that your Gold Account is funded with the mortgage payment amount at least one working day before the date chosen.

5 Financial details

First customer

31 Employment status

Employed ☐ Contract ☐

Self employed ☐ Homemaker ☐

Employee with own company ☐ Retired ☐

Student ☐ Unemployed ☐

Other (please specify)

32 **If employed:**

Employer name

33 **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 ☐

34 **If retired:**

Date of retirement D D M M Y Y Y Y

35 **If employed:**

Occupation

36 **If self-employed:**
(please provide Tax Calculations covering at least 2 years; or an Accountant's certificate; or at least 2 years' accounts.)

Occupation

Name and address of business

Postcode

Type of business

How long have you been trading? Y Y years

How long under your control? Y Y years

Please enter, in the boxes below, your income before tax for the past three years, as declared to the tax office:

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

31 Employment status

Employed ☐ Contract ☐

Self employed ☐ Homemaker ☐

Employee with own company ☐ Retired ☐

Student ☐ Unemployed ☐

Other (please specify)

32 **If employed:**

Employer name

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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...

5 Financial details (continued)

If there is more than one person applying, please answer the following questions together.

37 Please provide all your credit commitments (excluding your retained buy to let property commitments as detailed in Section 6) in the table below, only if you have **four or more buy to let properties** in total.

Type of credit	Single/Joint name(s) If 'single', indicate which customer	Balance (£)	Monthly payment (£)	Interest Rate (%)	Lender	No. of payments remaining	If you're consolidating this debt, how much is there to repay (£) (include any early repayment charge)

38 Please provide all your anticipated Buy to let monthly expenditure for the property related to this application.

Insurance £ per month

Service charge £ per month

Rental Void coverage £ per month

Tax Liability £ per month

Letting Agent's fee £ per month

Maintenance £ per month

Others (pls specify below)

£ per month

6 Retained properties (if applicable)

We need to have details for each buy to let 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.

39 **Property details**

Address

Postcode

Estimated value

£

Is the property currently let?

Yes ☐ No ☐

40 **Mortgage details**

Lender

Current mortgage balance

£

Type of mortgage

Remaining term

Monthly mortgage payment

£

Is the mortgage in a foreign currency?

Yes ☐ No ☐

41 **Let property costs (if the property is let)**

Monthly gross rent

£

Agent's fees (if applicable)

£

Monthly allowance for rental voids

£

Monthly property maintenance

£

Total costs (please add up the total costs)

£

7 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 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

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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 Details of your lawyer and details for valuers

Lawyer who will act for you

Name and address of firm

Postcode

Name of Lawyer/Conveyancer acting

Telephone number (including area code)

Completion date. To help us manage expectations, do you have an expected completion date? You may need to speak to the present owner or your lawyer before replying.

D D M M Y Y Y Y

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?

Estate agent/developer name

Estate agent/developer telephone number (including area code)

Current owner/other name

Current owner/other telephone number (including area code)

The information in the valuation will be limited because of the nature of the inspection. We therefore recommend you obtain a survey. For further details, refer to the Valuation details in Section 10.

9 Purpose of 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 offers a Visa debit card.

Please indicate the primary use of your Gold Account:

Service mortgage only* ☐

Service mortgage and day to day transactions ☐

Mortgage and other ☐

* If you select 'Service mortgage only', a sterling Visa debit card will not be issued. If you require a Visa debit card for your sterling Gold Account, please select 'Service mortgage and day to day transactions'.

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, marketing preferences and signatures – 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 property will be at risk if I fail to maintain the mortgage payments. You may take up such references and make such enquiries about me as you consider necessary (e.g. from an employer or other financial institution). I give my permission to any person to disclose information to you in connection with this application. I understand that this may include a request to confirm my income and that you may also request this information from me if I originally self-certified my income in this application.

2 I have been provided with information about how the Bank processes personal data and that I can also refer to the 'Using my personal data' booklet which can be found on Santander International's website.

3 You may release any information relating to this application or the mortgage to any person consenting to the mortgage, to your lawyer and our lawyer acting on the mortgage, any company managing them, any financial adviser and any service provider or agent appointed by you to manage my application and mortgage and I give each of them permission to release any such information to you.

4 You may transfer, assign or otherwise deal with any interests you may have in the mortgage or any other security and enter into contractual arrangements with other parties in connection with the funding of the mortgage. This includes passing any information relating to this mortgage account to such other parties, their agents or advisers for the purpose of funding the mortgage.

5 You may pass any information or documentation relating to this mortgage account (and any additional loans) to any guarantors while they remain liable on their guarantees.

6 I acknowledge that details of the property and the purchase price may be recorded on a database which will be used by you and other organisations to value properties, as well as for administration, research and statistical purposes.

7 I confirm that if this application is successful, the provisions of this declaration will continue to apply throughout the life of the mortgage.

8 If I have paid a booking fee for a particular product then I acknowledge that the fee is non-transferable and non-refundable.

9 I acknowledge that to assist you in improving your service, you may record or monitor telephone calls.

10 You may disclose the information to insurers, reinsurers and their respective advisers and agents for any purpose relating to any insurance you may arrange. The information may also be disclosed to regulatory bodies and other organisations so they can check your compliance with regulatory requirements and voluntary codes of practice.

11 If the mortgage will not be for the benefit of all borrowers (e.g. the mortgage is for the benefit of one borrower and not both, or the mortgage is for the benefit of a third party), then I should tick the box, provide details of the purpose of the mortgage, and the name and address of the person who will benefit. I understand I should also take independent legal advice. ☐

12 I confirm that Santander International's mortgage will be a first ranking legal security on the property.

Valuation

I have read the Valuation section in 'A straightforward guide to your mortgage'.

I understand that for the valuation:

- You'll provide me with a copy of the valuation
- Santander International is not the agent of the valuer or firm of valuers, or my agent, and I'm not making an agreement with the valuer or firm of valuers.
- I must satisfy myself without reference to the valuation or to any mortgage offer by Santander International, as to the condition of the property and the reasonableness of the sale price.

Note: The information in the valuation will be limited because of the nature of the inspection. We therefore recommend you obtain a survey.

My marketing preferences and related searches

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.

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. ☐

Continues...

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

I agree that:

- I am aged 18 or over.
- I understand that it is an offence to make a false declaration.
- I have read and understand the General Declaration (and in particular point 2).

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

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.

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ABN 0761 OCT 26 F