

What documents do I need to apply for a mortgage?



As part of your application, we need to know your last three years' address history with no gaps. We will ask for documents to support your application, for example proof of income **and** proof of address. You will need to know your outstanding financial commitments, such as loans or credit cards.

We will tell you exactly which documents we need you to provide, but the information below is here to guide you.

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.

Proof of identity

We need to verify your identity* in order to comply with our legal and regulatory requirements. Please bring your current passport to your appointment and we will take a copy for our records. Alternatively, your passport can be certified by a professional person, such as a lawyer or accountant. If you wish to provide a certified copy of your passport then we can provide you with our requirements for that person to follow.

* This must match the name on the application form as we will open the account as confirmed by the passport. If you are recently married, please also provide your original marriage certificate so we can open the account in your married name.

Proof of current residential address

To enable us to verify your current residential address for each applicant, please bring one of the following documents to your appointment. The document you bring **must not be more than six months old**, showing your name and address and should be an original, not a copy.

- Utility bill for fixed services
- A recent account statement from a regulated bank, building society or credit card company
- Local rate assessment or local taxes bill
- Personal tax assessment
- A recent mortgage statement from a regulated lender (not Santander International)
- A valid photographic driving license or national identity card that states the full address – this cannot be the same document used to verify the applicant's identity
- A letter from an employer signed by a director/manager, confirming the applicant's residential address. The group, or branch/subsidiary, providing this must be the group headquarters of the employing entity, and must be provided on company letterhead
- A letter from a care home senior employee confirming each applicant's full name and how long they have been resident in the care home, and must be provided on company letterhead (for Isle of Man and Jersey residents only)

Income

If you are employed

We need to see your last three consecutive months' payslips, or, if you are paid weekly, we will need your last 12 weeks' payslips.

Your payslip must show:

- **Your employer's name** – if this is not shown, we will need your latest bank statement showing your salary credit
- **Your name**, which must match how it appears on your application
- **Tax rate**
- **Net pay**
- **Gross pay**

If you are self-employed

- **Sole Trader:** Your last three years' tax assessments
- **Director with 20%+ shareholding in a limited company:** we will require the last 3 years signed & audited accounts for all limited company accounts held*. Alternatively, we can send an accountant's certificate to your accountant, so they may complete the key financial information and return this to us
- **Limited Liability Partnership (LLP):** we require a letter issued by either the company finance director or company accountant detailing your earnings over the past three years. The letter must be dated within the last three months

* Updated profit & loss information may also be requested to support your income and the latest accounts must be no older than 18 months old.

Any other income

If you want to use other income to support your application, there are some other documents we need:

- **Regular overtime/bonus/commission:** your last three monthly payslips or 12 weeks' payslips if you are paid weekly showing this payment as a minimum. We may request additional payslips to support your income
- **Annual bonus/ commission:** your last three years' payslips confirming the annual cash bonus amount or a letter from your employer
- **Fixed Term/Zero hours contract:** a minimum of 12 months but two years preferable payslips or a letter from your employer
- **Rental income from other owned:** your latest tenancy agreement fully signed along with three months' bank statements evidencing income
- **Pension:** statements or letter from the organisation providing the pension confirming the pension income

Bank statements

We need the latest three months' bank statements for all sole/joint bank accounts – please annotate on the statement any transactions that are not included in the expenditure section of the application e.g. any in your name and address as it appears on your application and it must show:

- **Debits**
- **Commitments**, such as regular standing orders, which must match your application
- **Running balance** regular transfers/one off payments or non-essential expenditure

Please note: Online bank statements are acceptable, but we do not accept statements where information is illegible or has been amended.

Deposit evidence

We need to see evidence of any deposit you are planning to make towards the property.

- **Savings:** Bank statement to confirm deposit held in your bank account
- **Gift:** Should the deposit or part of the deposit be gifted we require a letter from the donor addressed to Santander International (a gift template is available upon request)
- **Equity from previous property sale:** Memorandum of Sale from the estate agent handling the sale
- **Other source:** Please annotate on the application form and provide the relevant evidence

Credit commitments

We need to evidence all credit commitments. Please provide up to date statements or agreements for each credit commitment held including loans, credit cards and hire purchases.

Re-mortgaging to us

We need to evidence you have paid your existing mortgage on time with no missed or late payments.

- **Existing mortgage statement** covering mortgage payments over the latest 12 month period
- **Bank statements** evidencing the last 12 months in the event a mortgage statement is not available

Further advance

We need to evidence the purpose of funds.

- **Home improvements:** we require details of the specific works to be completed and quotes for the works
- **Debt consolidation:** We need up to date balances for all credit commitments, as well as interest rates, early repayment charges and remaining term on those you wish to consolidate along with Latest credit card statements, Original loan agreements and a signed consideration with debt consolidation form
- **Deposit for a Buy to let property:** we will require confirmation of the property being purchased
- **Other:** please annotate on the mortgage application form and provide the relevant evidence

Interest only

If you are planning to sell your home to pay off your mortgage at the end of the term, we need:

- a signed sale of mortgaged property customer declaration form

If part or all of your interest only repayment plan is linked to savings and investments we need:

- the most recent statement for an endowment scheme, savings or investment plan

Existing owned properties including Buy to Let (BTL)

We need full details of any other BTL properties you own (either outright or mortgaged) including:

- Copies of any leases
- Buy to let property running costs (e.g. letting agent fees, insurance)
- If mortgaged, a statement covering mortgage payments over the latest 12 month period

YOUR HOME MAY BE AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE