

Application for a mortgage

Jersey branch



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 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 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 Type of mortgage

House purchase application Remortgage application If buying a new build property, please tick this box

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

Alternative 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

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

Alternative 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

6 City/Town of birth

7 Country of birth

Continues...

2 Personal details (continued)

First customer

- 8 Do you have full housing qualifications?
 Yes (Entitled)
 No (not Entitled/Licensed/Registered)
 Entitled to Work
 Licensed
 Registered

- 9 If you don't own a home are you currently:
 Living with friends or relatives? Renting

- 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.

Present address

Postcode

Date moved to current address

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

Previous address

Postcode

Date moved to previous address

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

Previous address

Postcode

Date moved to 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

- 11 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 Jersey bank holidays)

Second customer

- 8 Do you have full housing qualifications?
 Yes (Entitled)
 No (not Entitled/Licensed/Registered)
 Entitled to Work
 Licensed
 Registered

- 9 If you don't own a home are you currently:
 Living with friends or relatives? Renting

- 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.

Present address

Postcode

Date moved to current address

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

Previous address

Postcode

Date moved to previous address

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

Previous address

Postcode

Date moved to 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

- 11 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 Jersey bank holidays)

Continues...

3 Property and mortgage details (continued)

19 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

Service charge

£ per year

20 Year of construction of the property?

If a new build property, please provide name of builder

21 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

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

22 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

£

23 Do you already have a mortgage or loan secured on this property other than with Santander International?

Yes

No

If Yes, please give the following details:

Full names of all borrowers

Name and address of lender

Postcode

Mortgage account number

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

Your Account/Reference number

Monthly payment

£

Total amount still to pay

£

4 Mortgage Repayment

To be completed by all customers in all cases.

24 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 code and type (i.e. 2 Year Tracker, 2, 5 or 10 Year Fixed Rate)*	Term	
		Yrs	Mths

* For current Product and Rate Types, refer to the 'Mortgage rates – Jersey Branch' 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 25.

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 the above repayment vehicles held in a foreign currency?

Yes No

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

25 How do you want to pay a product fee?

Paid upfront Add to mortgage

26 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

You must ensure that your Gold Account is funded with the mortgage payment amount at least one working day before the date chosen. Please check with your bank to make sure you allow sufficient time for the money to reach your Gold Account.

Property details

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

5 Employment and financial details

First customer

27 Employment status

Employed Contract

Self employed Homemaker

Employee with own company Retired

Student Unemployed

Other (please specify)

28 Employer name

29 Type of business

30 **If contracted:**

Contract start date

Contract end date

What is the contract type?

Fixed/Short term Temporary

31 At what age do you intend to retire?

32 **If retired:**

Date of retirement

33 **If employed:**

Occupation

Start date

Second customer

27 Employment status

Employed Contract

Self employed Homemaker

Employee with own company Retired

Student Unemployed

Other (please specify)

28 Employer name

29 Type of business

30 **If contracted:**

Contract start date

Contract end date

What is the contract type?

Fixed/Short term Temporary

31 At what age do you intend to retire?

32 **If retired:**

Date of retirement

33 **If employed:**

Occupation

Start date

Continues...

5 Employment and financial details (continued)**First customer****34 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? How long under your control?

 years years

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
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %	£ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %	£ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %	£ <input type="text"/>

35 To be completed by all customers**Earnings**Basic wage/salary before tax £ wk/mth/qtr/yrOther primary income/allowances £ wk/mth/qtr/yrSecondary income/regular overtime/allowances £ wk/mth/qtr/yrOther employment in the same field £ wk/mth/qtr/yrOther secondary income or employment not in the same field as main employment £ wk/mth/qtr/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

Second customer**34 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? How long under your control?

 years years

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
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %	£ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %	£ <input type="text"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %	£ <input type="text"/>

35 To be completed by all customers**Earnings**Basic wage/salary before tax £ wk/mth/qtr/yrOther primary income/allowances £ wk/mth/qtr/yrSecondary income/regular overtime/allowances £ wk/mth/qtr/yrOther employment in the same field £ wk/mth/qtr/yrOther secondary income or employment not in the same field as main employment £ wk/mth/qtr/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

Continues...

5 Employment and financial details (continued)

If there is more than one person applying, please answer questions 36 and 37 together.

36 Please provide all your credit commitments in the table **and provide documentary evidence of balances and monthly repayments.**

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	No. of payments remaining	If you're consolidating this debt, how much is there to repay (£) (include any early repayment charge)

37 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)	£
Rent per month if a tenant or living with family or relatives	£

38 Number of financial dependants

Relationship to applicant	Age of dependant

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.

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 and mobile number are 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:

7 Individual tax status (continued)

Second applicant (if applicable)

If a TIN or other tax reference is unavailable please provide the appropriate reason A, B or C:

- Reason A: The country/jurisdiction where I am resident for tax purposes does not issue TINs to its residents
- Reason B: I am unable to obtain a TIN or equivalent tax reference (please explain why you are unable to obtain a TIN or equivalent tax reference in the table below)
- Reason C: No TIN is required (you should only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdictions)

Your primary country of tax residence	Tax Identification Number (TIN)/National Insurance Number (NINO) or any other tax reference	If no TIN/NINO or other tax reference is available please select a reason from the list provided
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

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
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

If your residential address and mobile number are 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

Jersey Lawyer who will act for you

Name and address of firm

<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>
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 Jersey 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 11.

9 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 change in circumstances 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 change in circumstances that have been considered and how these have been reflected in the affordability calculation.

Affordability declaration

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

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.

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.

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

10 Purpose of Gold Account

We require you to open a sterling Gold Account in order to service your mortgage. Your monthly mortgage payments will be taken by Direct Debit from this Gold Account. 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* * 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'.
- Service mortgage and day to day transactions
- Mortgage and other

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

11 Declaration, marketing preferences and signatures – to be signed by all 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 Jersey lawyer and our 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.
- 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.

Continues...

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

- 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 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.

My 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 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 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.

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 with the Jersey branch'.

First customer's signature

First customer's name (please use BLOCK capitals)

Date

Second customer's signature

Second customer's name (please use BLOCK capitals)

Date

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.