

Please ensure that:

The application form is completed in all respects, and that the following are enclosed:

- a) Evidence of income by way of the last 3 months' salary/payslips, P60 and/or (for self employed) the previous 3 years' audited accounts
- b) Two cheques, one for the initial processing fee (GBP250) and one for the valuation fee (GBP250), made payable to Banco Santander Totta SA
- c) A copy of the relevant pages of each applicant's current passport (duly certified by either a lawyer, a banker or an accountant)
- d) The last 3 months' bank statements
- e) A recent utility bill

Please refer to the guidance notes on page 6 of this application form.

Please send this form with the relevant enclosures to:

The Mortgage Department, Banco Santander Totta SA, 18 King William Street, London EC4N 7BP.

PLEASE ANSWER EACH QUESTION IN FULL USING CAPITAL LETTERS OR BY TICKING THE APPROPRIATE BOX

How did you hear about the scheme?

## LOAN DETAILS

Purpose      New property purchase       Equity release       Construction

Loan required:      Currency       Amount       Term  yrs

Tick if you wish to be considered for interest only for the first 3 years.

## PERSONAL DETAILS

### PRIMARY APPLICANT

Title      Mr       Mrs       Miss       Ms       Other

Surname

First name(s)

Nationality

Present address

Postcode

Telephone No.

Email address

How long have you resided there?       yrs       mths      Owner       Tenant

If less than 3 years, previous address

Postcode

How long did you reside there?       yrs       mths      Owner       Tenant

Date of birth

Place of birth

Married       Single       Widowed       Separated       Divorced

Number of dependants       Ages

Have you ever at any time been in arrears with any existing / previous loan?      \*Yes       No

Have you ever made any arrangements with your creditors or been the subject of a bankruptcy petition?      \*Yes       No

Have you ever had any court judgements recorded against you?      \*Yes       No

\* If Yes to any of the above please give details separately

### SECONDARY APPLICANT

Title      Mr       Mrs       Miss       Ms       Other

Surname

First name(s)

Nationality

Present address

Postcode

Telephone No.

Email address

How long have you resided there?       yrs       mths      Owner       Tenant

If less than 3 years, previous address

Postcode

How long did you reside there?       yrs       mths      Owner       Tenant

Date of birth

Place of birth

Married       Single       Widowed       Separated       Divorced

Number of dependants       Ages

Have you ever at any time been in arrears with any existing / previous loan?      \*Yes       No

Have you ever made any arrangements with your creditors or been the subject of a bankruptcy petition?      \*Yes       No

Have you ever had any court judgements recorded against you?      \*Yes       No

\* If Yes to any of the above please give details separately



## INCOME

### PRIMARY APPLICANT

Basic salary	£/€	pa
Commission / Bonus	£/€	pa
Regular overtime	£/€	pa
Investments / Savings income	£/€	pa
Other income *	£/€	pa
<b>TOTAL</b>	<b>£/€</b>	<b>pa</b>

\* Please give details:


### SECONDARY APPLICANT

Basic salary	£/€	pa
Commission / Bonus	£/€	pa
Regular overtime	£/€	pa
Investments / Savings income	£/€	pa
Other income *	£/€	pa
<b>TOTAL</b>	<b>£/€</b>	<b>pa</b>

\* Please give details:


Do you intend to borrow any part of the balance of the purchase price other than the loan now requested?

Yes  No  If Yes, please give details


## OUTGOINGS

Tick if for both applicants

(Personal Loans / Hire Purchases, Overdrafts, etc.)

Lender	Loan expiry date	Repayments
<input type="text"/>	<input type="text"/>	£/€ pm
<input type="text"/>	<input type="text"/>	£/€ pm
<input type="text"/>	<input type="text"/>	£/€ pm
Current Rent / Mortgage		£/€ pm
Council Tax		£/€ pm
Water Rates		£/€ pm
Electricity		£/€ pm
Gas		£/€ pm
Telephone		£/€ pm
Insurance Premiums		£/€ pm
Vehicle Costs (Tax, Insurance, etc)		£/€ pm
Maintenance / Alimony		£/€ pm
Credit Cards		£/€ pm
General (Food, Clothing etc)		£/€ pm
Other (e.g. School Fees etc)		£/€ pm
<b>TOTAL MONTHLY OUTGOINGS</b>		<b>£/€ pm</b>

(Personal Loans / Hire Purchases, Overdrafts, etc.)

Lender	Loan expiry date	Repayments
<input type="text"/>	<input type="text"/>	£/€ pm
<input type="text"/>	<input type="text"/>	£/€ pm
<input type="text"/>	<input type="text"/>	£/€ pm
Current Rent / Mortgage		£/€ pm
Council Tax		£/€ pm
Water Rates		£/€ pm
Electricity		£/€ pm
Gas		£/€ pm
Telephone		£/€ pm
Insurance Premiums		£/€ pm
Vehicle Costs (Tax, Insurance, etc)		£/€ pm
Maintenance / Alimony		£/€ pm
Credit Cards		£/€ pm
General (Food, Clothing etc)		£/€ pm
Other (e.g. School Fees etc)		£/€ pm
<b>TOTAL MONTHLY OUTGOINGS</b>		<b>£/€ pm</b>

## ASSETS

Tick if for both applicants

Property	£/€	pm
Bank balances	£/€	pm
Savings type life policies – current surrender value	£/€	pm
Investments	£/€	pm
Stocks / shares	£/€	pm
Building Societies	£/€	pm
Monies lent	£/€	pm
Other – Please give details separately	£/€	pm
<b>TOTAL</b>	<b>£/€</b>	<b>pm</b>

Property	£/€	pm
Bank balances	£/€	pm
Savings type life policies – current surrender value	£/€	pm
Investments	£/€	pm
Stocks / shares	£/€	pm
Building Societies	£/€	pm
Monies lent	£/€	pm
Other – Please give details separately	£/€	pm
<b>TOTAL</b>	<b>£/€</b>	<b>pm</b>



## ARRANGEMENTS FOR INSPECTION

Name and address of person to be contacted

  
  
  

Telephone No.

Name and address of selling agents (if any)

  
  
  

Telephone No.

## LAWYER

Please indicate the name and address of your lawyer

Company name:

Contact name:

Address:

  
  
  

Telephone No:

Email:

Fax No:

## CERTIFICATION AND COPYING OF PERSONAL DOCUMENTS

All photocopies must be in **BLACK AND WHITE** only and taken from the original document.

Regulations state that, where there is a no face-to-face contact, then certified copies of personal identity documents should be obtained. Those undertaking certification should, wherever possible, be a regulated or professional person covered by money laundering regulation or a Government department. However, the overriding requirement is that the person undertaking the certification must be capable of being contacted if necessary and therefore contact details need to be obtained. It should be noted that applicants are not permitted to certify their own identification evidence.

For NON-UK nationals, personal identity evidence can be certified by:

An Embassy, consulate or high commission of the country issue, or by a senior official within the account-opening firm or group, or lawyer or attorney.

Please note that I/D documents should be certified by a regulated or professional person. This means that the Bank will not accept I/D certified by an Introducer, unless that Introducer is an accountant, lawyer or other professionally regulated person.

### Documentary Evidence of Identity

Identity will be confirmed using certified copies of the following documents.

- Current signed passport
- Identity card

### Documentary Evidence of Address

Evidence of address will be confirmed by two pieces of documentary evidence from the list below. Joint application by married couples must be supported by one document holder, supported by at least one further document for either applicant.

- Recent utility bill (gas, electricity, water, telephone). NOT a mobile telephone bill
- Council Tax bill
- Recent Bank or Building Society statement
- The most recent mortgage statement from a recognised lender
- Current UK photo-card Driving Licence (if not used as Identification document)
- Current old-style full Driving Licence

## DECLARATION

I / We apply for a mortgage loan as detailed in this application and declare that:

- The information given in this application form and in any attachment is true and accurate.
- I / We authorise any enquiries considered necessary for the confirmation of the above particulars and for credit assessment.
- I / We understand that the processing fee is payable in advance and is not returnable whether or not an offer of a mortgage loan is given.
- I / We authorise the disclosure of any information in relation to this application to credit reference agencies and to any other persons acting on behalf of the lender.
- I / We appreciate that this application may be declined without stating a reason.
- I / We agree to the lender reserving the right to have other financial institutions or Banks participate, wholly or in part, in the financing of my / our mortgage loan at the date of drawdown on my / our mortgage loan or at any time in the future.
- If any of the information herein changes prior to the making of the mortgage loan I / we will notify the Bank in writing and will not take up the mortgage loan unless the Bank has previously consented in writing to such a change.
- The Bank or its agents may apply for information to my / our employer(s), accountant(s), present lender(s), landlord(s) and Bank(s) who are hereby authorised to provide this.
- In the event of a mortgage loan being made, I / we hereby authorise the Bank to provide such information as may be sought by any potential subsequent lender or its agent.
- The Bank will obtain a report on the property for mortgages purposes. The report, which will be in the form required by the Bank, will be obtained from a qualified valuer approved by the Bank and for the sole purpose of enabling the Bank to consider making a mortgage loan. The report will neither be a structural survey nor a purchase valuation and the absence of reference to defects in the report does not necessarily mean that the property is free from defects. To be satisfied as to the condition or value of the property I / we must have a survey or valuation for my / our purpose. Otherwise, I / we proceed entirely at my / our own risk. Neither the Bank nor the valuer gives me / us any warranties, representatives or assurances that the statements or opinions expressed or implied in the report are accurate or valid. No legal responsibility to me / us or any other persons is implied or expressed by the Bank or the valuers as to the contents of the report, particularly as to the condition or valuation of the property.
- If the Bank is satisfied with its enquiries and with the contents of the report on the property, a formal offer of mortgage loan will be issued subject to the terms and conditions in such offer. Any offer of a mortgage loan or making of a mortgage loan by the Bank does not imply any warranty by the Bank or the valuer as to the condition or valuation of the property.
- The security for the advance will be a mortgage over the property or a charge over the company that owns the property.
- I / We are responsible for all costs and fees relating to the provision of the report for mortgage purposes, which I / we will pay to the valuer before the property is inspected.
- I / We are responsible for the Bank's legal and other expenses arising out of this application whether or not an offer of a mortgage loan is made or the mortgage completed.
- The building must be insured for the full reinstatement value. The policy must have the Bank's name noted thereon and provide cover against fire, explosion, subsidence, landslip and heave, malicious damage, flood and other risks of the kind usually insured under a private dwelling house insurance. The initial amount of cover will be advised and must be indexed to reflect current building costs.
- I / We understand that prior to any advance being made all Portuguese authorisations and regulations will need to be complied with.

Signature(s) of Applicant(s) \_\_\_\_\_ Date \_\_\_\_\_