

# A straightforward guide to your mortgage

This guide explains everything you need to know about your mortgage.

# Contents

---

Step 1	Apply for your mortgage	3
Step 2	Find the right solicitor or licensed conveyancer	4
Step 3	Get a valuation and survey	5
Step 4	Get your mortgage offer	5
Step 5	Exchange contracts and complete	6
Step 6	Make your first monthly payment	6
	Manage your mortgage	7
	Data protection statement	8
	About your application and credit scoring	17
	Make a complaint	18
	Protect yourself and your home	19

## We take our responsibilities seriously

We're authorised and regulated by the Prudential Regulation Authority (PRA) and also regulated by the Financial Conduct Authority (FCA). We're a member of the Financial Services Compensation Scheme (FSCS). If you would like more information about this, please let us know.



### Step 1

## Apply for your mortgage

Once you've got your decision in principle, you can apply for your mortgage.

## Do you want advice on your mortgage?



### Advice

Call us on **0800 068 6064**

A Mortgage Adviser will help you.

They'll give you free advice on which deal is suitable for you.

You'll get a mortgage illustration which shows you your monthly payments and fees.



### No advice

Go to **santander.co.uk**

You'll choose a mortgage deal without getting advice from us. We won't check if the deal is suitable.

If you change your mind and want advice when you apply, you can always call us.

You'll get a mortgage illustration which shows you your monthly payments and fees.



## Ways to repay your mortgage

A mortgage is made up of 2 parts – the money you borrow (capital) and the interest you pay on the money you owe us. There are 2 ways to pay it back.

### Repayment

This is the most common way to repay your mortgage. Your monthly payments will pay back the money you borrow and the interest by the end of the mortgage term.



### Interest only

Your monthly payments only pay off the interest. You pay back the capital at the end of the mortgage term.



So, you must have a plan to pay back the capital when the mortgage ends, which you'll need to keep checking. Or your home may be at risk.

## What type of mortgage deals are available?

The type of mortgage deal you have affects your monthly payments.



### Fixed rates

This means the interest rate and your monthly payments stay the same for a set length of time. When the deal ends, you pay a variable interest rate.

You can overpay 10% of your mortgage amount each calendar year. If you overpay more than this, you'll pay an early repayment charge.



### Tracker rates

This means the interest rate you pay tracks a fixed percentage above the Bank of England base rate. It may be for a set length of time or until the mortgage term ends.

If the base rate goes up or down, your interest rate will go up or down by the same percentage. So, your monthly payment can change. You can overpay as much as you like without paying an early repayment charge.

## How to pay the product fee

This is the fee for the mortgage deal. If your deal has a product fee, you can:

- pay it when you apply, or
- add it to your mortgage amount. You'll pay interest on it over the mortgage term unless you pay it within 21 days of completing your mortgage. You can pay it by credit or debit card over the phone, or by cheque.



## Step 2

## Find the right solicitor or licensed conveyancer

Conveyancing is the legal term for transferring the ownership of a property if you're buying or selling. We can tell you which solicitors or licensed conveyancers are on our approved list.

If you choose one who isn't on our list, we need to get another firm to do the work for us. You'll have extra legal costs to pay, even if the mortgage doesn't complete, and it may take longer.





## Step 3

## Get a valuation and survey

### What is a valuation?

We value your property to make sure it's worth the amount you say it is when you apply for the mortgage. It's usually free. The valuation is for us to use and the property may not be inspected in person. It isn't a survey.

### What is a survey?

A survey, or condition report, tells you about the condition of a property. If you're buying a property, you should think about getting one. The report will tell you about any issues. You must pay for it. We don't get a copy of the report.

We'll ask you if you'd like to discuss the different surveys you can get with an independent surveying company, Countrywide Home Surveys. It's up to you if you want to speak to them. Or here are some useful contacts if you want to sort it out yourself.



Countrywide Home Surveys



0161 401 2917



[hello@cwsurveyors.co.uk](mailto:hello@cwsurveyors.co.uk)



Connells Survey and Valuation



01525 218655



[sanuk@connells.co.uk](mailto:sanuk@connells.co.uk)



Find a surveyor with the Royal Institution of Chartered Surveyors (RICS) at [ricsfirms.com/home](https://www.ricsfirms.com/home)



## Step 4

## Get your mortgage offer

Once we've done the valuation, we'll send you your:

- mortgage offer
- tariff of mortgage charges
- terms and conditions

Please read these documents carefully. If there's anything you don't understand, ask us or your solicitor/conveyancer.

In future, we may vary the terms of your mortgage documents, such as the terms and conditions. This may be because of changes to the law or regulations. Or to the systems we use to run your account. If any such change will have a negative effect on you, we'll give you at least 3 months' notice.



## Step 5

## Exchange contracts and complete

### If you're buying a home

In England, Wales and Northern Ireland, you sign a contract agreeing to buy the property and the seller signs a contract agreeing to sell it to you. Your conveyancers 'exchange' the contracts. You must then legally buy the property, or you'll lose the deposit you paid. Make sure buildings insurance is in place at this point.

In Scotland, when a contract has been agreed, the solicitors exchange letters known as the 'conclusion of missives'.

The next step is to agree a completion date with the seller. This is the day you get the keys to your new home. In Scotland, this is also the day you need to have your buildings insurance in place.



### If you're remortgaging to us from another lender

We'll arrange for the solicitor to complete the transfer of the money from your existing lender to us.

### If you're taking an additional loan

We'll complete the transfer of the money into your bank account or send it to your solicitor depending on what the loan is for.



## Step 6

## Make your first monthly payment

After completion, we'll tell you when you need to make your first monthly payment and how much it is. You must pay your mortgage payments by Direct Debit. This is covered by the Direct Debit Guarantee below.

### Direct Debit Guarantee

- This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Santander will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Santander to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Santander or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Santander asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



You can ask us to change the monthly payment date. The new date must be between the 1st and 28th of the month.

The monthly payment can change. For example, if there's a change to your interest rate or payment date. If it changes, we'll tell you.

# Manage your mortgage

Manage your mortgage on the go with our Mobile Banking app or Online Banking. It's secure and you don't need other accounts with us.

What you can do	More detail	Mobile Banking app	Online Banking
View your mortgage	<ul style="list-style-type: none"> <li>See your monthly payment, interest rate, mortgage balance and more</li> </ul>	✓	✓
Get a mortgage statement	<ul style="list-style-type: none"> <li>See and download your annual mortgage statement</li> </ul>	✓	✓
Borrow more	<ul style="list-style-type: none"> <li>Get a decision in principle before you apply for an additional loan</li> </ul>	✓	✓
Explore our deals	<ul style="list-style-type: none"> <li>View, change and accept new deals</li> <li>See when your current deal ends</li> </ul>	✓	✓
Move home	<ul style="list-style-type: none"> <li>Get a decision in principle before you apply for a new mortgage</li> </ul>	✓	✓
Make overpayments	<ul style="list-style-type: none"> <li>Make single or regular overpayments</li> <li>Edit or cancel a regular overpayment</li> </ul>	✓	✓
View your settlement figure	<ul style="list-style-type: none"> <li>View a settlement figure up to 31 days in advance</li> </ul>	✓	✓
Make other changes	<ul style="list-style-type: none"> <li>Change your term</li> <li>Change your method of repayment</li> </ul>	✓	✓
My Home Manager	<ul style="list-style-type: none"> <li>Get an estimate of your property's value</li> <li>Compare broadband and TV deals</li> <li>Get home energy solution quotes</li> </ul>	✓	✗

## How to get started online

If you're not set up for Mobile and Online Banking, go to [santander.co.uk](https://www.santander.co.uk) and search 'Managing your mortgage online'. You'll need your mobile phone and mortgage account number.

### 3 simple steps

Once you're set up, it's easy to use our mortgage services.

- 1 Choose your mortgage on the home screen.
- 2 From here you'll see 'Mortgage details', 'Manage my mortgage' and 'My Home Manager'.
- 3 Within 'Manage my mortgage', you can make overpayments, explore our deals and much more.

### If you'd rather speak to us

We're happy to help. Please call us on **0800 783 9738**.

# Data protection statement

## 1: Getting started

This statement explains how we use your personal data. If you want more information about this at any time, check the 'Using My Personal Data' booklet – this is on our website or you can get a copy in branch.



### What is personal data?

This is any data we have that can identify you. This includes data you give us, for example when you sign up for a product. It also includes data we collect about you or from other sources when we provide our products to you.



### Who do we mean by 'you'?

This is the person who applies for a product or service with us, even if you are not successful. This also includes any person who is authorised on your account.

#### If you apply for a children's account or other trust account

This covers the person who opens the account as trustee (for example, a parent). This also covers the beneficiary who owns the money in the account (for example, a child).

If you have a children's account, check the Key Facts Document and any account specific data protection statement for more information about how we use your personal data.

If there are limits on the number of accounts in the child's name or payments which may be made into the account, we may refuse these and need to explain to the person who made it why this is the case.

#### If you are a business

This covers the person or people who operate the business, deal with us or who are otherwise related to the business. Depending on how the business is structured, this may, for example, include directors, partners, members and other authorised signatories.

## Aggregated and anonymised data

We may share and sell anonymised and aggregated data with other organisations (inside and outside the Santander group). We may do this for any business reason – for example, to help with our own market research or to help others, such as sharing information about trends in customer behaviour.



### What is aggregated data and anonymised data?


Anonymised data is data which may be about you but doesn't identify you.

Aggregated data is data about you which we have combined with data about our other customers so that you can't be identified. This is a form of anonymised data.

Because it doesn't identify you aggregated and anonymised data isn't personal data.

## 2: Who we are and how to contact us

'We' are Santander UK plc, the 'data controller'. This means we're responsible for your personal data. If you have any questions about this data protection statement, get in touch. Here are the details:

How to contact us	Details
 By post	Data Protection Officer, Santander, Sunderland, SR43 4GP



You have a number of rights under the law over your personal data. You'll find more information about these in the 'Your Rights' section below. If you want to use your rights, contact us using the details in the 'Using My Personal Data' booklet.

### 3: What personal data do we collect?

We'll collect and use your personal data for different reasons. The information below sets out the types of personal data we may collect about you and some examples of what this includes. We'll only collect data which is relevant to the product or service we provide to you.

Type of data	Example
Identity information	Name, age, date of birth.
Contact details	Home address, business address, address history, email address, telephone number(s).
Financial details	Salary and other income, expenditure, savings, details of accounts with other providers.
Background information	Employment status and history, education history.
Family, lifestyle or social information	The number of dependants you have, your shopping habits, savings goals.
Product and services	Records of the products we provide you (now or in the past) and how you use them. Or products you applied for but we didn't give you.
Technical data	Information such as IP address or mobile phone location data for how you access our services.  We may also use cookies to remember how you access and use our website and your preferences. You can find more information in our cookies policy.
Biometric information	Fingerprint, voice or face so that you can use our Online, Mobile and Telephone Banking service.
Health data	Information about any disabilities or other signs you may be vulnerable.  Information about any medical conditions you have, if for example you have insurance.
Public data	Information we collect from third parties and other public sources, such as: <ul style="list-style-type: none"> <li>◦ Credit reference agencies</li> <li>◦ Fraud prevention agencies</li> <li>◦ Electoral roll</li> <li>◦ Court records of debt judgments and bankruptcies</li> </ul> This may include details about any criminal record, and may also include information about any person you are 'linked' with because you have made a joint application for an account or credit.

We'll collect and use personal data about any person named on your application, appointed to operate your account or who has rights over the account. For example, this might include:

- any person you apply with, if you make a joint application;
- additional cardholders or authorised users (if you have a business account) who will operate your account; or
- beneficiaries of a trust account.

Make sure you have their permission and share a copy of this document with them before you share their personal data with us.

## 4: How do we collect data?

We collect personal data about you in two main ways. Either you give it to us, or we get it from somewhere else.

### You give it to us

Most of the personal data we collect you give to us. This will happen, for example, when you apply for a product or service, use the service or contact us.

When you apply, we may sometimes ask for information which is optional - we'll let you know if that's the case. Otherwise, you'll need to provide all the information we ask for. If you don't, we may not be able to provide the product or service to you.

### We get it from somewhere else

We may also get personal data about you from other people. This may include:

- Credit reference agencies – such as Experian, Equifax and TransUnion. They provide us with details about your identity and credit history.
- Fraud prevention agencies - such as Cifas, National Hunter and National SIRA. They provide us with information so we can confirm your identity and to help us prevent fraud and money laundering.
- Public sources – such as the Courts, the Electoral Register and Companies House (if you are a business customer). They provide us with information so we can check what you have told us about yourself or your business.
- Partners – we partner with other companies who provide services directly to you. They'll share information with us for administration purposes so that we can form a view of you as a customer. For example, we partner with insurers to provide insurance to you. They will be the insurer and will share information with us about you as a customer.

## 5: How do we use your data?

We'll use the data we collect to decide whether to give you a product or service and, if you are successful, to manage your account, policy or service.

We can only use your personal data if we have a lawful reason for doing so. This is called a 'legal basis'. The information below tells you the legal bases we have, what they mean and some examples of when we rely on them.

Legal basis	Some situations when we'll rely on it
<b>Contract</b>	
<b>We have an agreement with you for a product or service. We need to use your data to do the things we've agreed to do.</b>	<ul style="list-style-type: none"><li>◦ Before you apply for a product, we may explain the product to you, send you information, give you a quote or help you with your application.</li><li>◦ We review your application for a product and decide whether to provide it (unless you apply for insurance, as the insurer will decide this).</li><li>◦ We service your account and do the things we have agreed. For example, if you have a current account, we'll make payments for you and send you statements.</li><li>◦ To keep our records up-to-date.</li><li>◦ To contact you about your account. This includes if we lend you money, you miss payments and we need to trace you.</li></ul>
<b>Legitimate interest</b>	
<b>We, or an organisation we share your data with, have a justifiable reason to use your data in the course of our business, where your rights are not seriously affected.</b>	<ul style="list-style-type: none"><li>◦ We may conduct audits to support the management and governance of our business. For example, we may do this to help develop our products and services and improve how our business operates.</li><li>◦ To check your credit history and status with credit reference agencies if you apply for a loan, credit card or overdraft.</li><li>◦ We'll check the activity on your accounts and the communications you send us to detect and prevent fraud.</li><li>◦ When we conduct market research and analysis and develop statistics. For example, we may do this to improve our products and services.</li><li>◦ Where we send you certain marketing, including in-branch.</li></ul>

Legal obligation	
<p>We need to use your data to meet our legal or regulatory requirements.</p>	<ul style="list-style-type: none"> <li>◦ Where we have to do things to comply with a law or regulation that applies to us. This may include sharing information about you with other people or organisations.</li> <li>◦ To respond to requests you send us for your personal information.</li> <li>◦ To confirm and defend our legal rights. We might do this if we need to bring or defend a legal claim.</li> <li>◦ We'll monitor your accounts to prevent and detect illegal activity.</li> <li>◦ To check your identity before we give you a product and periodically while you have it. Or, to check any credit you apply for is affordable or that a product is suitable for you.</li> <li>◦ We'll check the activity on your accounts and the communications you send us to detect and prevent fraud.</li> </ul>
Consent	
<p>You've agreed we can use your data for a specific purpose.</p> <p>You can change your mind and withdraw this at any time. If you do, it may mean we can't do certain things for you.</p>	<ul style="list-style-type: none"> <li>◦ You ask us to send your information to another person – such as a company handling a claim for you.</li> <li>◦ We send you certain marketing where we ask your permission.</li> <li>◦ You ask us to process special category data about you.</li> </ul>



### What's 'special category data'?

This includes information about any of the following:

- your race or ethnicity,
- political views or trade union membership,
- religious or philosophical beliefs,
- genetic or biometric data, and
- information about your health, sex life or sexual orientation.

We may use this data where we have your consent or a legal reason to do so.

## 6: Who do we share your data with?

We may share your personal data with other people or organisations where we have a lawful reason for doing so. This may include:

- **other companies within the Santander group.** This covers companies we own or control or which own or control us. This may also include other companies which we or another group company have shares in but don't control.
- **our service providers and sub-contractors.** These are organisations who provide services to us or help us provide our products and services to you. For example, this covers our IT providers, professional advisors (such as lawyers and accountants) and market research companies.
- **agencies we check and share information with.** This covers fraud prevention agencies, credit reference agencies and debt collection agencies. We may also share it with other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears.
- **our partners who provide services directly to you.** This covers, for example, insurers. If you apply for insurance through us, then we'll share information about you and your application with the insurer (and potential insurers),
- **government bodies, law enforcement agencies and dispute resolution bodies.** This may include the police, the Courts, the Financial Ombudsman Service, HM Revenue & Customs (HMRC), the Business Banking Resolution Service (if you are a business) and our regulators in the UK and elsewhere. If we need to share information about you with HMRC, they may share this with tax authorities outside the UK.
- **other people connected to your account or insurance policy.** This includes joint account holders and other people you have authorised to use your account or give us instructions as well as guarantors you have for money we lend you.

If you have insurance through us, this includes any joint policy holders. If you have a mortgage supported by third party (including government) mortgage indemnity insurance, then information may be shared for any purpose with that third party mortgage indemnity insurance provider.

- **any person who buys all or part of our business. Or any person we merge with or buy.** This includes any people we discuss potential sales or mergers with.
- **people you make payments to or receive payments from and the organisations who help with this.** This includes the other banks, intermediaries, payment service providers and payment systems we or the person who pays you use to send money. If we give you a card or your account is linked to a card on another account, we'll also share your data with Visa or Mastercard. These organisations may share your data with others to process your payment and deal with any issues, for statistical purposes and to meet their legal obligations.
- **anyone else we may need to in the following situations:**
  - **In an emergency or to protect your vital interests.** For example, if you became ill in a branch, we may need to share information about you with emergency services.
  - **To protect the security or integrity of our business operations.** For example, if someone tried to hack our systems, we might need to share information about you with third parties to help us respond to this.
  - **To comply with law.**
- **anyone we've been asked to share information with by you.**

## 7: Checks we run on you

When you apply for any product and while you have it, we'll share the information we hold about you with fraud prevention agencies to check your identity and prevent fraud or money laundering. This includes information you give us when you apply as well as information we receive from third parties and information we already have from other products you have.

We'll also check the information you give us against any information we already hold about you – for example, because you have other products with us.

If we identify fraud, we may refuse to give you a product or service you've asked for. We may also stop providing you with an existing product or service. We'll also share this information with fraud prevention agencies. This may mean that other people refuse to provide you with products, services or employment in future.



### If you want to know more about how fraud prevention agencies use and share your data

Check the 'Using My Personal Data' booklet

## Credit reference agency checks

When you apply for any product, we'll check your identity with one or more credit reference agencies. If we need to trace you, we may also check the data we hold about you with credit reference agencies.

If you ask us to lend you money (such as a credit card, loan or mortgage), we'll also check your credit status, including whether you are bankrupt, with one or more credit reference agencies. The credit reference agencies we use are called Experian, Equifax and TransUnion.

## How does a credit check work?

We'll share information about you and your home address (and business and business address if you are a business) with the credit reference agency and they'll give us information about you. This'll include information about your credit history and financial situation.

If you're a director of a business, we'll check with a credit reference agency that your home address is the same as on the register of directors at Companies House.



### Does this leave a record?

When we request a credit check, the credit reference agency will put a record on your credit file. There are 2 types of check.

- A soft check. This doesn't affect your credit score and other lenders won't be able to see this.
- A hard check. This records that you have applied to borrow money. Other lenders will be able to see this and this may affect your ability to borrow money.

### Do we always do a hard check?

We do a hard check when you apply to borrow money from us. If you already have a Buy to Let mortgage with us and you want to make certain changes to it (such as extending your mortgage term), we may do a second hard check against the Buy to Let property address.

If you ask us to give you a quote or to check if we're likely to be able to lend to you, then we will also do a hard check.

## What other information do we share with credit reference agencies?

We share information regularly about you, your accounts and how you manage them with credit reference agencies. We do this while you have an account with us and owe us money. This'll include information about any applications you make to borrow money (even if we don't approve them), the amounts you owe and if you make your repayments for money in full and on time. If you're a business customer, we'll also share information about your business.

The credit reference agencies may share this information with other organisations, and they'll share with us similar information which other organisations give them about you.

We'll use the information we receive to help us manage your account. This might include whether to increase a credit limit we give you or determine the interest rate we'll charge you. We may also use this information to help us trace you and recover any amounts you owe us if we need to. Other organisations who receive this information may use it in a similar way.

## How long do credit reference agencies keep information about your accounts?

Credit reference agencies keep information we share about your accounts for 6 years after the account closes. They'll keep this information even if you've repaid any money you borrowed in full.

## What happens if you apply with another person?

If you make a joint application, the credit reference agencies will 'link' your records together.

This means if either or both of you apply to borrow money in future, we, and other organisations, will receive information about both of you from the credit reference agencies. This link will remain until either of you get it broken – you'll need to ask the credit reference agency to do this.



### If you want to know more about how credit reference agencies use and share your data

Check the 'Credit Reference Agency Information Notice' – you can find this on their websites at:

- [experian.co.uk/crain](https://www.experian.co.uk/crain)
- [equifax.co.uk/crain](https://www.equifax.co.uk/crain)
- [transunion.co.uk/crain](https://www.transunion.co.uk/crain)

## 8: How we make decisions about you

We make decisions about you in different ways. Some decisions will be made by our staff, but we may also use automated systems to help us make other decisions.

### Profiling

We may also use your personal data to develop a profile or make predictions about you (such as your economic situation, preferences, interests or behaviour). This is called 'profiling'. We do this to help us make decisions about you. For example, we may do this so we send you information about products and services you may be interested in.

We may build a profile by looking at things like your age, address, the accounts you hold, how you use them and the payments you make (including who you make them to). This may identify products you hold with other providers – for example, if you repay a credit or store card from your current account. We may also look at events, such as account anniversaries or the date a product will end or need to be repaid.

### Automated decisions

Some of the automated decisions we make include:

- deciding whether or not to give you a product or service when you apply
- deciding whether to offer you other products or services which may be suitable for you if you are an existing customer
- deciding whether to lend you money
- carrying out checks on you or your account for fraud or money laundering purposes
- monitoring the use of your current or savings account for unusual behaviour to prevent fraud or unauthorised use
- giving you a personalised price for an insurance product, or
- providing an indicative price for a product before you apply.



#### How we give you a personalised price

We decide this based on your behaviour and individual circumstances.

We'll look at the types of accounts you already have with us as well as your age (where this is relevant). We'll also look at how you use your accounts, such as the turnover, your spending habits, whether you are behind with any repayments or have any financial difficulties.

We'll also get information about you from credit reference agencies and other public sources. This will be recorded on your credit file but won't affect your ability to borrow money.

We may share this price with you when we send you information or speak to you about our insurance products.

If we make an automated decision, you can ask for information about how we make that decision and what it may mean for you, and you can ask for an individual to make the decision instead.

### If you apply for insurance

We'll make an automated decision about the price you may be charged for insurance based on your application and circumstances. We'll share this, together with details of your application, with the insurer to help them determine your final insurance premium. We'll ask for your consent to use your information in this way when you apply.

The insurer will use an automated system to review your circumstances and assess your insurance risk. The level of risk will determine the final premium you are offered.

To do this, the insurer will use information they hold about you or get from other people as well as information you provide, and we give them about you. The insurer will use your information to assess your risk as it's necessary for them to enter into a contract with you.

## 9. Your marketing preferences

---

We'll use your data to provide you with information about our products and services. We'll only contact you by post, phone, email or social media according to your marketing preferences.

You can change these or unsubscribe at any time by contacting us. Check the 'Using My Personal Data' booklet for details of how to contact us or you can do this by unsubscribing from emails. You can also change your social media preferences through the platform you use (such as Facebook or Google).

If you're over 18, we may do a soft check at credit reference agencies before we send you any information or contact you in branch about our lending products. This is to make sure we market our products responsibly and don't send you information if it wouldn't be appropriate.

If you tell us that you don't want to receive information about our products and services or to be part of our market research, we'll stop sending this to you.

## 10: Monitoring what you say to us

---

We monitor and keep records of the communications you have with us. This includes your calls, emails, texts, social media messages, letters and chats in Online or Mobile Banking.

### Why do we do this?

We do this for many business reasons. Including:

- to keep a record of your instructions so that we can check them if we need to
- to monitor how you treat our staff and how they treat you
- to help train our staff and improve our products and services and the way we deliver them
- to prevent and detect fraud or any other criminal activity, and
- to comply with our legal and regulatory obligations.

## 11: Transferring your data to another country

---

We may need to transfer your data outside the UK or the EEA. The UK and countries within the EEA apply similar standards to protect your data, but other countries may not.



### What is the EEA?

This is the European Economic Area. It contains all the countries of the European Union plus Iceland, Norway and Liechtenstein.

If we transfer your data to someone outside the UK or EEA, we'll take extra steps to protect it.

### What extra steps will we take?

We'll check if the country has an adequate level of protection for your data. If it doesn't, we'll make sure the person we transfer your data to has agreed to protect your data in a similar way. They may do this either as part of a scheme approved by the government or we may ask them to sign a contract with us.

## 12. How long do we keep your data for?

It depends on the situation, but we won't keep it any longer than we need to. The information below explains why we keep your data and how long we'll keep it for.

Why?	How long we'll keep your data for
In case of queries	As long as we need to deal with your queries.
In case of claims	As long as you can bring a claim against us by law.
To follow a law or regulation which applies to us	As long as we are required to keep it after your account, policy or service has closed or otherwise ended. We may also need to keep it for a period if you applied unsuccessfully.

## 13: Your rights

You have various rights under the law over the personal data we hold about you. Here's a summary. Get in touch if you want to use them.

You have the right to...	What you should know
Be informed about how we use your data	That's why we explain how we use your data here.
Have access to your data	You can ask us for a free copy of the personal data we hold about you.
Have your data changed	If the data we hold about you isn't correct or complete, you can ask us to correct it or add information so that it's complete. We'll let you know when we've done this. We may refuse your request in some situations – we'll let you know, and why, if that happens.
Have your data deleted (Some people call this the 'right to be forgotten')	You can ask us to delete your data but we won't always do so. For example, we might need to keep it for legal reasons. If we aren't going to delete your data, we'll let you know why.
Object to how we use your data	You can ask us to stop using your data for certain purposes. If we use your data for some things, like direct marketing, we'll always stop. But, in other situations, we don't always need to or we may refuse. If that's the case, we'll let you know.
Restrict how we process your data	You can ask us to limit how we use your data. You may, for example, want us to do this if the data we hold about you is not correct or complete. We won't always be able to limit how we use your data. For example, if we need to use it for legal reasons. If we refuse to limit how we use your data, we'll let you know why.
Move your data	You can ask us for a copy of your personal data in a format that allows you to move it somewhere else. You can also ask us to send it to someone else.
Challenge an automated decision	If we make an automated decision, you can ask for information about how we make the decision and ask for an individual to make it instead.

### If you're not happy with how we use your data

You also have a right to complain to the Information Commissioner's Office. You can find out how to do this on their website [ico.org.uk](http://ico.org.uk).



# About your application and credit scoring

## What is a credit reference agency?

A credit reference agency is an independent business that holds information about you, such as previous financial performance, credit searches and your current financial commitments. It's called your 'credit file'.

Credit reference agencies don't make lending decisions. The information helps lenders make lending decisions.

We also share information with Experian, Equifax and TransUnion. If your application is successful, we'll continue to give regular updates to the credit reference agencies about you and your account.

## How do I check my credit file?

You can pay monthly to view your credit file online at any time with Experian, Equifax or TransUnion.

You can also ask for one-off, free statutory credit reports online or by post. You need to download a 'Statutory Credit Report Form' from their website, if using the postal option.



Customer Support Centre  
Experian Ltd  
PO Box 9000  
Nottingham  
NG80 7WF



**0800 013 8888**



**experian.co.uk**



TransUnion Consumer  
Services Team  
PO Box 647  
Unit 4  
Hull  
HU9 9QZ



**0330 024 7574**



**transunion.co.uk**



Equifax Ltd  
Customer Service Centre  
PO Box 10036  
Leicester  
LE3 4FS



**0800 014 2955**



**equifax.co.uk**

Or you can use one of the following free services to see your credit file:

### ClearScore



**clearscore.com**

### Credit Karma



**creditkarma.co.uk**

### Check My File (30-day free trial)



**checkmyfile.com**

## What if my application is declined?

Applications aren't always declined because of adverse (bad) credit. We also consider how much credit you have access to as well as public and private records.

We'll send you a letter with information on how to find out more about why we declined an application.

## How do I appeal a decision?

If you don't think the decision is correct, we recommend that you check your credit file first.

You should only appeal a decision if you have extra information that wasn't given or available when making the application.

We'll send you a letter with our decision. If you want to appeal a decision, you should write to the Santander address on the letter or follow the guidance in the letter.


## What if there is incorrect information on my credit file?

You can contact the company that shared the information to query its accuracy. Following a review, the company will either amend the information or the information will remain.

You can also raise a dispute through the credit reference agencies' websites.

## Financial support and debt advice

We've partnered with PayPlan who offer free, independent advice by phone or online.

 **PayPlan**  
 0800 280 2816  
 **payplan.com**




Payplan can help you cut your costs and reduce the amount you're paying towards bills. They can also complete a benefits check to make sure you're getting all the benefits you are entitled to.

There's help and support available from other organisations. You can find more information on **santander.co.uk** by searching 'independent help and support'.

## Make a complaint

We're sorry if we don't provide you with the service you expect. By telling us about it we can put things right for you and make improvements. We want to sort things out for you as soon as we can. The easiest and quickest way is by talking to us about your concern.

Please call our dedicated complaints team on **0800 171 2171**. Alternatively, you can contact us:

 at **santander.co.uk**, by logging on to your Online Banking and using our secure messaging service.  
 in person, by visiting any Santander branch.  
 by writing to Complaints, Santander UK plc, Sunderland, SR43 4GD

More information on how we handle complaints is detailed within our 'Talk to us about your complaint' leaflet.

If for any reason you're not happy with our decision, or it has been over eight weeks since you first raised your concerns with us, you may be able to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service acts as an independent and impartial organisation that helps settle disputes between consumers and financial services businesses. You can find out more information at **financial-ombudsman.org.uk**.

# Protect yourself and your home

We can help with more than just a mortgage for your home. To find out more about our insurance, give us a call or go to [santander.co.uk](https://www.santander.co.uk).



## Home insurance

Our home insurance gives you peace of mind when protecting your home and your belongings. We can help with things such as coping with unexpected disasters like burglary, fire or floods.

You must have **buildings insurance** in place as part of your mortgage.

**Contents insurance** protects your belongings.

Cover is subject to terms and conditions, restrictions and exclusions. Full details are in the policy booklet – please ask us for a copy.

Call us on **0800 670 680**



## Life insurance and critical illness insurance

We can help make sure that your family is looked after if you're diagnosed with a critical illness or if the worst should happen and you die.

**Life insurance** could be used by your family to help pay off any mortgage debt if you die. And **critical illness insurance** could give you a lump sum if you're diagnosed with one of the specified critical illnesses.

Cover is subject to terms and conditions, restrictions and exclusions. Life insurance and critical illness insurance policies provide no cash-in value. Full details are in the policy document – please ask us for a copy.

Call us on **0800 028 3744**

## Alternative formats

Santander can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format, please visit [santander.co.uk/alternativeformats](https://www.santander.co.uk/alternativeformats). For more information, ask us in branch or give us a call. If you are deaf, have hearing loss or speech loss, please use Relay UK at [relayuk.bt.com](https://www.relayuk.bt.com). This is a free service that can help you communicate over the phone. If you're using British Sign Language (BSL) and would like to use video relay, you can learn more at [santander.co.uk](https://www.santander.co.uk) by searching 'accessibility'



We've achieved the Inclusive Service Kitemark (BS ISO 22458). This shows our commitment in providing an inclusive and accessible service that benefits all our customers.

### Home insurance

Santander home insurance is administered and underwritten by Aviva Insurance Limited. Registered in Scotland No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Life insurance and critical illness insurance

Santander Life Insurance Plan, Life and Critical Illness Plan, Critical Illness Plan and Over 50s Life Insurance policies are administered and underwritten by Aviva Life & Pensions UK Limited. Registered in England No. 3253947. Wellington Row, York YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1858896. Member of the Association of British Insurers. [www.aviva.co.uk](https://www.aviva.co.uk)

Information correct as at 6 May 2024.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England and Wales. [www.santander.co.uk](https://www.santander.co.uk). Telephone 0330 9 123 123. Calls may be recorded or monitored. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106054. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](https://www.fca.org.uk/register). Santander and the flame logo are registered trademarks.

MORT 0007 MAY 24 IPG CD

