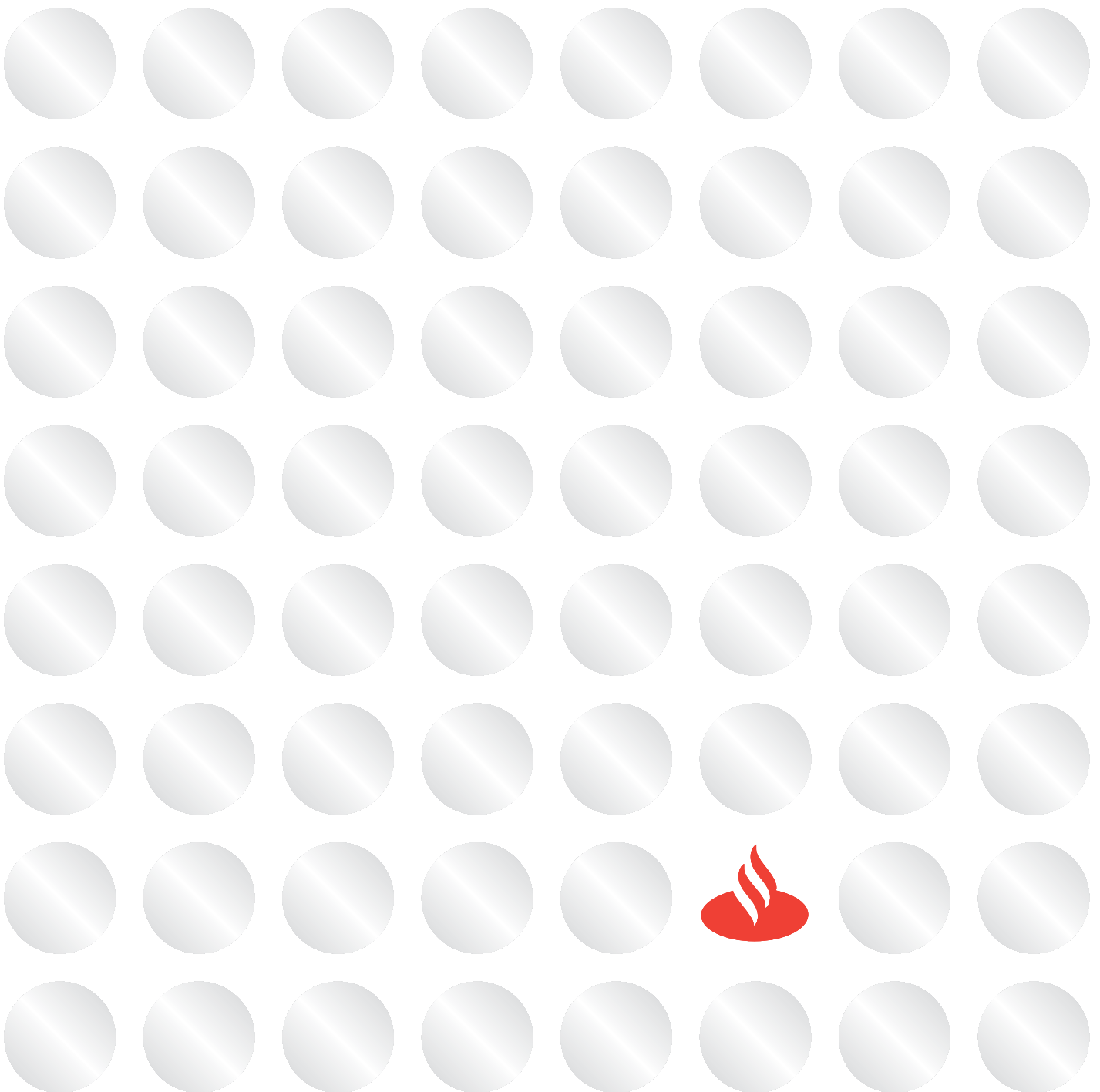




LONDON BRANCH

THE MORTGAGE APPLICATION FORM
FOR YOUR HOME IN PORTUGAL



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 and tax returns
- b) A cheque, for the initial processing fee of GBP 500 which includes the valuation fee, 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
- f) A credit report
- g) A copy of the sale and purchase agreement

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 <input type="checkbox"/>	Construction <input type="checkbox"/>	
Loan required:	Currency GBP / EUR <input style="width: 100px;" type="text"/>	Amount <input style="width: 150px;" type="text"/>	Term <input style="width: 50px;" type="text"/> yrs

PERSONAL DETAILS

PRIMARY APPLICANT

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>
Surname	<input style="width: 100%;" type="text"/>				
First name(s)	<input style="width: 100%;" type="text"/>				
Nationality	<input style="width: 100%;" type="text"/>				
Present address	<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"/>				
Postcode	<input style="width: 100%;" type="text"/>				
Telephone No.	<input style="width: 100%;" type="text"/>				
Email address	<input style="width: 100%;" type="text"/>				
How long have you resided there?	<input style="width: 30px;" type="text"/> yrs	<input style="width: 30px;" type="text"/> mths	Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	
If less than 3 years, previous address	<input style="width: 100%;" type="text"/>				
	<input style="width: 100%;" type="text"/>				
	<input style="width: 100%;" type="text"/>				
Postcode	<input style="width: 100%;" type="text"/>				
How long did you reside there?	<input style="width: 30px;" type="text"/> yrs	<input style="width: 30px;" type="text"/> mths	Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	
Date of birth	<input style="width: 100%;" type="text"/>				
Place of birth	<input style="width: 100%;" type="text"/>				
Married <input type="checkbox"/>	Single <input type="checkbox"/>	Widowed <input type="checkbox"/>	Separated <input type="checkbox"/>	Divorced <input type="checkbox"/>	
Number of dependants	<input style="width: 30px;" type="text"/>	Ages	<input style="width: 100%;" type="text"/>		
Have you ever at any time been in arrears with any existing / previous loan?	*Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Have you ever made any arrangements with your creditors or been the subject of a bankruptcy petition?	*Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Have you ever had any court judgements recorded against you?	*Yes <input type="checkbox"/>	No <input type="checkbox"/>			

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

SECONDARY APPLICANT

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>
Surname	<input style="width: 100%;" type="text"/>				
First name(s)	<input style="width: 100%;" type="text"/>				
Nationality	<input style="width: 100%;" type="text"/>				
Present address	<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"/>				
Postcode	<input style="width: 100%;" type="text"/>				
Telephone No.	<input style="width: 100%;" type="text"/>				
Email address	<input style="width: 100%;" type="text"/>				
How long have you resided there?	<input style="width: 30px;" type="text"/> yrs	<input style="width: 30px;" type="text"/> mths	Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	
If less than 3 years, previous address	<input style="width: 100%;" type="text"/>				
	<input style="width: 100%;" type="text"/>				
	<input style="width: 100%;" type="text"/>				
Postcode	<input style="width: 100%;" type="text"/>				
How long did you reside there?	<input style="width: 30px;" type="text"/> yrs	<input style="width: 30px;" type="text"/> mths	Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	
Date of birth	<input style="width: 100%;" type="text"/>				
Place of birth	<input style="width: 100%;" type="text"/>				
Married <input type="checkbox"/>	Single <input type="checkbox"/>	Widowed <input type="checkbox"/>	Separated <input type="checkbox"/>	Divorced <input type="checkbox"/>	
Number of dependants	<input style="width: 30px;" type="text"/>	Ages	<input style="width: 100%;" type="text"/>		
Have you ever at any time been in arrears with any existing / previous loan?	*Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Have you ever made any arrangements with your creditors or been the subject of a bankruptcy petition?	*Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Have you ever had any court judgements recorded against you?	*Yes <input type="checkbox"/>	No <input type="checkbox"/>			

* 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
TOTAL	£/€	pa

* Please give details:

SECONDARY APPLICANT

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

* 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 / Holiday / Airfares etc)		£/€ pm
TOTAL MONTHLY OUTGOINGS		£/€ pm

(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
TOTAL MONTHLY OUTGOINGS		£/€ pm

ASSETS

Tick if for both applicants

Property (Main residence)	£/€
Property (Other)	£/€
Bank balances	£/€
Savings type life policies – current surrender value	£/€
Investments	£/€
Stocks / shares	£/€
Monies lent	£/€
Other – Please give details separately	£/€
TOTAL	£/€

Property (Main residence)	£/€
Property (Other)	£/€
Bank balances	£/€
Savings type life policies – current surrender value	£/€
Investments	£/€
Stocks / shares	£/€
Monies lent	£/€
Other – Please give details separately	£/€
TOTAL	£/€

PRESENT MORTGAGE(S)

MAIN RESIDENCE

Address of property mortgaged

Postcode

Name and address of lender

Postcode

Fax No.

Amount borrowed £/€ Date

Amount outstanding £/€ Account No.

If applicable, please supply below full details of any other outstanding mortgages.

SECOND OR OTHER PROPERTY

Address of property mortgaged

Postcode

Name and address of lender

Postcode

Fax No.

Amount borrowed £/€ Date

Amount outstanding £/€ Account No.

PROPERTY TO BE PURCHASED

Is the mortgage for the purchase of?

Land Land and Property Property

Full postal address

Purchase price currency Amount

What is the age of the property? yrs

If new, is the property completed? Yes No

If No, date of completion

If stage payments are required, please provide details under separate cover.

Is the property being purchased to provide:

- A main residence for yourself and family? Yes No
- A holiday home? Yes No
- An investment? Yes No

Will the property be left unattended for more than 2 months at a time? Yes No

Property: Villa Townhouse Apartment

Give number of:

Living rooms Bedrooms Bathrooms
WCs Garages Swimming pool
Size of plot in sq. m. Kitchens

Name and address of present owner of property to be purchased

Telephone no

Is this your first purchase in Portugal? Yes No

If No, please state whether you have a resident permit or details of sale of current property.

Will you obtain vacant possession of the property on completion? If No, please give details. Yes No

Do you intend to occupy the whole of the property? If No, please give details. Yes No

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.

To mitigate the risk of impersonation fraud where business is conducted on a non face-to-face basis, applicants must provide certified copies of personal identity documents.

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
- Current UK photocard driving licence
- 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, not printed off the internet (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

An electronic search for identity verification for Anti-Money Laundering and Combating Terrorist Financing purposes may be carried out.

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 request that, on receipt of this application form signed by me / us, the Bank instructs a valuer to inspect the property and prepare a valuation for the Bank even though the Bank has not yet made an offer to make a loan to me/us (and the Bank is under no obligation to make one). I / We may in some circumstances have a right to cancel the loan agreement even after it has been made but I / we acknowledge that if the Bank returns any fees to me / us they will retain an amount to cover the fee paid to the valuer.
- 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.

Information provided to the Bank by the applicant(s) will be used by the Bank to:

- help it to make decisions about making the mortgage loan and any other credit related services to the applicant(s); and
- manage the applicant(s) account(s) with the Bank, recover debt, trace debtors and prevent money laundering and fraud

In accordance with the above objectives the Bank may disclose the information to its legal advisors, other agents, relevant regulatory agencies and as specifically provided for in any facility letter under which the loan is provided. The applicant(s) have a right to receive a copy of the information the Bank holds about him/them on application in writing to the Bank. A fee will be payable.

Signature(s) of Applicant(s) _____ Date _____



LONDON BRANCH

The Mortgage Department, Banco Santander Totta SA,
18 King William Street, London EC4N 7BP
t: +44 (0) 20 7621 2660 f: +44 (0) 20 7929 4970
e: mortgage@santandertotta.co.uk
www.santandertotta.co.uk