



Call in to any of our branches



Call us on 0845 600 0346

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Treating you fairly – when you cannot maintain your mortgage repayments

If you are having trouble keeping up with repayments on your mortgage, we will treat you fairly.

How we can help you

Remember your mortgage should be paid before other unsecured debts such as credit cards, as the mortgage is secured against your home.

We will:

- contact you as soon as possible to discuss your mortgage;
- talk to agencies who give advice (for example, Citizens Advice) if you want us to;
- give you reasonable time to pay back the mortgage debt;
- only start legal proceedings to repossess your home if we cannot solve the problem with you; and
- suspend any further arrears fees to your account once a suitable arrangement has been agreed and the arrangement is maintained.

We might be able to:

- arrange a new payment plan with you taking your and our interests into account;
- change the way you make your payments or the date you make them;
- allow you to pay back your mortgage over a longer period of time (which would reduce your monthly payments); or
- change the type of mortgage.

If we cannot do any of these things, we will tell you why. If we can make one of these arrangements with you, we will explain how it would work and give you time to consider it first.

What you can do to help us

- Tell us as soon as possible if you are having problems making your payments.
- Ensure we have a telephone number to contact you.
- Get in touch with us quickly if we try to contact you.
- Make sure you keep any other people responsible for the mortgage and anyone guaranteeing the mortgage loan, up to date with what is happening.
- Keep to the payment plan we agree with you. If you do not make the payments, we might have to take further action to get back any money you owe us including repossessing your home.
- Check whether you can get any state benefits or tax credits.
- If you have an insurance policy, check whether it would help with your payments.
- Tell us if you move to a new address or change your mobile telephone number.
- Tell us if your circumstances have changed.

If we cannot agree on a solution

- You will continue to incur fees.
- We will keep trying to solve the problem with you, by talking to you about a payment plan, throughout the process.
- We may go to court to start proceedings to repossess your home.

You may want to talk to a professional adviser, such as a debt counsellor or a lawyer, before you change your mortgage arrangements.



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Remember your mortgage should be paid before other unsecured debts such as credit cards, as the mortgage is secured against your home.

If you cannot maintain your mortgage payments

- Before we commence legal proceedings to repossess your home, we will give you advice about getting in touch with your local authority to see if they can find you somewhere else to live.
- We will keep trying to solve the problem with you by talking to you about a payment plan throughout the process.
- Your mortgage may be placed in the hands of a solicitor who will act on our behalf but they will continue to attempt to agree a suitable repayment plan to prevent the need for litigation action.
- We will register adverse credit history on your file, which could affect whether you are able to get credit in the future.

If we repossess your home

- We will sell it for the best price we can reasonably get – we will try to sell it as soon as possible.
- We will give you reasonable time to take your possessions from your home prior to any eventual sale.
- We will use the money raised from selling your home to repay your mortgage and any associated costs charged to your account for collections, litigation and sale.
- If there is any money left over, we will pay it to the next entitled party.

If selling your home does not raise enough money to pay off the mortgage

- If there is not enough money from the sale to pay the whole mortgage and any costs charged to your account, you will still owe us the amount that is left. We will tell you what this is as soon as possible.

- If you bought your home with other people, each of you is jointly responsible for all the money borrowed. This is true even if you normally only pay part of the mortgage.
- We will contact you within six years of selling your property (five years in Scotland) to arrange for you to pay back what you still owe. We may contact you through our agents or solicitors.
- We will take account of your income and outgoings when we arrange a payment plan with you. But if we cannot arrange a suitable plan, we may go to court to get our money back. You might have to pay the court costs.
- Not being able to pay off your mortgage could affect whether you are able to get credit in the future.

Costs and charges

We may charge you for reasonable administrative and legal costs. We will tell you the amount you will have to pay.

Useful contacts

If you are having financial difficulties (such as being over indebted) you should contact one of the following debt advice agencies that provide free impartial advice:

- Consumer Credit Counselling Service 0800 138 1111
www.cccs.co.uk
- National Debt Help line 0808 808 4000
- Payplan 0800 917 7823
- Citizen's Advice www.citizensadvice.org.uk or see your local phone book

These agencies are able to negotiate with creditors free of charge.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

We are able to provide literature in alternative formats. The formats available are: large print, Braille, audio tape and PC disk. If you would like to register to receive correspondence in an alternative format please give us a call and ask for a 'Preferred Communication Request' form.