

Info: Hey! I'm Sandi, Santander's Digital Assistant. Ask me a question or click the button below for help to get started

12:52, Jul 25

You: Agent

Info: You are now chatting to Sandi.

12:52, Jul 25

Sandi: << Sent Rich Content >>

12:52, Jul 25

You: Mortgage

12:52, Jul 25

Sandi: **!** Our colleagues are free 8am-6pm Monday to Friday, and 9am-2pm Saturday.

12:52, Jul 25

Sandi: << Sent Rich Content >>

12:52, Jul 25

You: Yes

12:52, Jul 25

Sandi: To get you straight to the right person, please say what you'd like help with.

12:52, Jul 25

You: Remortgage

12:52, Jul 25

Sandi: Thanks. I'll pass you through once someone's free.

Info: We're transferring you through to someone who can help.

Info: You are now chatting to Ryan.

12:52, Jul 25

Ryan: Hi Mark, thanks for getting in touch. I'm just going to review your account details. If you have any further information that may help me with your query, please feel free to add it to the chat in the meantime. I may be speaking with multiple customers at one time and unable to respond straight away but I'll be with you as soon as I can.

12:53, Jul 25

You: Ok

12:54, Jul 25

You: Hi Ryan. Simple request today: I want to book an in branch appointment with the nearest mortgage advisor or online.

12:58, Jul 25

Ryan: Thanks for waiting, What is it you are looking to speak to a mortgage advisor regarding?

12:59, Jul 25

You: Deal ends 1st Jan. I want to lock in a rate now for remortgage and discuss reducing capital amount by £180-200k.

13:02, Jul 25

Ryan: You can book a new product with us up to 4 months, before your current one ends without an early repayment charge. As your current product ends 02/01/2025, you can review new deals from 02/09/2024. Within this period, where eligible, you can view & book products online. Select 'Manage my Mortgage > Explore our deals'. Please note, this is a non-advice service. If you would like to discuss your options with a Mortgage Advisor or make a capital repayment as part of the switch. Please visit <https://www.santander.co.uk/personal/support/contact-us/mortgages-insurance/existing-mortgage-customers/changing-your-deal> for their contact details and opening hours.

13:03, Jul 25

You: Ok. Thank you Ryan.

13:04, Jul 25

Ryan: Is there anything else today Mark?

13:04, Jul 25

You: That all, tnx

13:04, Jul 25

Ryan: If you do have any queries in future, please feel free to get back in touch. The chat transcript will be available for 13 months from today's date if you do wish to come back to the information provided above.

You may shortly receive a short survey, asking you to rate the service you have received from me today. I'd

be grateful if you could spare a moment to complete this, as it will help us to improve the experience our customers receive. Thanks for chatting, take care.

Info: Conversation closed by the agent 13:04, Jul 25

11:31, Sep 2

You: agent

Info: You are now chatting to Sandi.

11:31, Sep 2

Sandi: << Sent Rich Content >>

11:31, Sep 2

You: Mortgage

11:31, Sep 2

Sandi: **!** Our colleagues are free 8am-6pm Monday to Friday, and 9am-2pm Saturday.

11:31, Sep 2

Sandi: << Sent Rich Content >>

11:31, Sep 2

You: Yes

11:31, Sep 2

Sandi: To get you straight to the right person, please say what you'd like help with.

11:32, Sep 2

You: remortgage question

11:32, Sep 2

Sandi: Thanks. I'll pass you through once someone's free.

Info: We're transferring you through to someone who can help.

Info: You are now chatting to Ryan.

11:32, Sep 2

Ryan: Hi Mark, thanks for getting in touch. I'm just going to review your account details. If you have any further information that may help me with your query, please feel free to add it to the chat in the meantime. I may be speaking with multiple customers at one time and unable to respond straight away but I'll be with you as soon as I can.

11:34, Sep 2

You: Hi Ryan, it's a question regarding a remortgage, specifically about the offer/accept process and the ability to change to a different product if the BoE rates changes on the 19th Sep, 7th Nov or 19 Dec.

11:35, Sep 2

You: I read in the terms that I have to accept a deal within 14 days. How beholden am I to that specific deal after 14 days if I add (any) fees to the mortgage>

11:35, Sep 2

Ryan: We are not able to access new rates on chat, I'm afraid. Where eligible, you can view & book products online by selecting 'Manage my Mortgage > Explore our deals'. Please note, this is a non-advice service. If you prefer to discuss your options with a Mortgage Advisor, please visit <https://www.santander.co.uk/personal/support/contact-us/mortgages-insurance/existing-mortgage-customers/changing-your-deal> for their contact details and opening hours.

11:36, Sep 2

You: I know what the rates are. Do I need to speak with them about the above queries?

11:37, Sep 2

Ryan: If you accepted an offer you can still book a different one before the one you signed starts as long as we have more than 14 days before the switch date.

11:38, Sep 2

You: ok. That answers my question. I'm assuming by accepting I obviously wouldn't be able to switch lender without penalty.

11:39, Sep 2

Ryan: That would be correct if you sign and start the product or maybe speak to the sales team as they maybe able to look at that further.

11:40, Sep 2

You: ok, thank you Ryan, that's all I need for now.

11:40, Sep 2

Ryan: If you do have any queries in future, please feel free to get back in touch. The chat transcript will be available for 13 months from today's date if you do wish to come back to the information provided above.

You may shortly receive a short survey, asking you to rate the service you have received from me today. I'd be grateful if you could spare a moment to complete this, as it will help us to improve the experience our customers receive. Thanks for chatting, take care.

Info: Conversation closed by the agent 11:40, Sep 2