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Account number: 0419862438325258444

Customer Ref: MM/PIOT/2016

Page No. 1 of 4 Date: January 7617

Mr D A J Van Dyke Flat 18 St Georges Mansions Causton Street London SW1P 4RZ

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Dear Mr Van Dyke

Your annual mortgage statement

We've enclosed your annual mortgage statement for 2016, along with a helpful guide with 'everything you need to know about your mortgage and 2016 statement'.

We've also updated our 'Tariff of mortgages charges' and included it in the guide for your reference.

As all or part of your mortgage is interest only, you'll need to make a lump sum repayment of the capital at the end of the mortgage term. It's important that you make suitable plans to pay back the amount you borrowed. Please pay particular attention to the 'interest only' section of the guide on page four, which includes details of the options available to help you repay your capital.

Please make sure you read these documents and keep them safe in case you need them in the future.

Here to help

If you have any questions, please call us on 0800 783 9738 (overseas 0044 1908 520 814) and remember to have your mortgage account number 038325258 to hand. Our opening hours are Monday to Friday 8am to 7pm and Saturday 9am to 2pm.

If we can help you with any other financial needs, please take a look at the 'Useful contacts information' section at the back of the guide.

Thank you for having your mortgage with us.

Yours sincerely,

Parn Speed
Director of Santander Operations

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