

Expatriate Mortgage Application Checklist

Please complete this checklist and submit with your mortgage application. Incomplete (or non-original) applications will not be processed. All non-English documentation must be translated by a reputable translation company.

<p>Application Fee The application fee is payable at the point of submission of the application and can be paid by either cheque or over the phone by credit / debit card. The application fee is non-refundable.</p> <p>Please be advised we cannot process your application until the application fee is received.</p>	
<p>Mortgage Application Form Fully completed and signed by all applicants, together with Supporting Application Information Sheet (MMR). Statement of Assets and Liabilities and Supplemental Property Details Sheet where applicable (wet signature required).</p>	
<p>Direct Debit Mandate Requires full UK bank details and signature of account holder(s) (wet signatures required)</p>	
<p>Proof of ID Copy of current passport certified to be a true copy of the original document, and the photograph a true likeness of the holder (wet signatures required).</p>	
<p>Address Verification Certified copy of appropriate documents dated within the last 3 months (wet signatures required). Ensure applicant currently resides in FATF member country. Please note residents of Australia and China are ineligible, although member states of the Gulf Corporation Council, and Hong Kong residents are eligible.</p>	
<p>Service Address in UK Customer to nominate a service address in the UK that will be used for all notices and proceedings in connection with the mortgage.</p>	
<p>Income Confirmation Last 3 months payslips and employer's letter confirming address details, income and terms of employment. If self-employed, accountants certificate completed by a recognised global firm of accountants required.</p> <p>A minimum income of £40,000 (or equivalent) applies</p>	
<p>Bank Statements Main bank account statements into which salary is paid covering the last 3 months, plus any UK accounts held, specifically the one from which the direct debit will be paid.</p>	
<p>Mortgage Statements Statement covering last 12 months for all mortgages held by the applicants.</p>	
<p>Proof of Source of Deposit If a purchase, provide supporting documents / statements to evidence the deposit being available in a UK bank account.</p>	
<p>Tenancy Agreement (if applicable) For a remortgage, provide details of the tenancy agreement, or for a purchase, an estimate of the rent likely to be achieved (which will be verified by our valuer).</p>	
<p>Energy Performance Certificate A copy of an Energy Performance Certificate (unless exempt under the current regulations) relating to the security property. Properties must hold a current grading of A to E, with any rated as F or G being classed as sub-standard and unable to be let under the legislation.</p>	

Name of broker and company if applicable
Contact number
E-mail address

Supporting Documentation Checklist

For each applicant please ensure that you provide the following supporting documentation with your Application and any Application Fee. Failure to provide full and complete supporting documentation will result in delays to your application.

Original Application Form and Direct Debit Mandate (must be signed in accordance with passport and wet signatures provided). All non-English documentation must be translated by a reputable translation company.

1. Proof of Identification

- Certified copy of applicant(s) passport (our Identification Verification Form should be used by the certifier).
- Copies must be certified by a professional person and wet signatures required. The following are examples of acceptable certifiers:
- Member of the British Consulate, High Commission or Embassy
- Solicitor or Notary from a recognised International Firm
- Senior Bank Official from a recognised International Bank;

This list is not exhaustive, but please refer any individuals who are not one of the above to us for confirmation. Please note that the person certifying the document cannot be a family member.

Certification wording needs to state that the document is both a 'true copy' of the original and that the photograph contained is a 'true likeness'. We advise you to use our Identification Verification form to assist in this process.

2. Address Verification

Please provide one of the following as proof of current address;

- Original / certified copy of a Utility bill – no longer than 3 months old (excluding mobile phone bill or car insurance)
- Original / certified copy of a Bank Statement – no longer than 3 months old
- If a PO Box address is used, additional confirmation must be obtained from the employer / accountant of the current residential address and any correspondence address (including PO Box number)

Copies must be certified by a professional person and wet signatures required. The following are examples of acceptable certifiers:

- Member of the British Consulate, High Commission or Embassy
- Solicitor or Notary from a recognised International Firm
- Senior Bank Official from a recognised International Bank;

This list is not exhaustive, but please refer any individuals who are not one of the above to us for confirmation. Please note that the person certifying the document cannot be a family member.

Certification wording needs to state that the document is a 'true copy' of the original.

It is a requirement that the applicants nominate an appropriate UK address, in addition to their current overseas address, that will be applicable to all notices and proceedings in connection with the mortgage. This could be either a solicitor or close family member in the UK.

Applicant(s) must be currently residing in a Financial Action Task Force (FATF) member country or confederation with equivalent Anti-Money Laundering regimes. This includes the Gulf Corporation Council which is a full member of FATF, and therefore the Council's individual member states (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates). Excluded countries from the FATF list are Australia and China however Hong Kong is acceptable.

3. Employed Income Confirmation

All employed applicants must have been employed for a minimum of 3 months and not be subject to any probationary period of employment.

We will require the following;

- Letter from employer confirming current residential and any correspondence / PO Box address, income confirmation, position and terms of employment in English.
- Latest 3 months payslips

4. Self Employed Income Confirmation

If self-employed an Accountant's Certificate will need to be completed by an internationally recognised global firm of accountants. The applicant must be able to provide at least 1 years accounts.

5. Bank Statements

Please provide all your main bank account statements for the LATEST 3 calendar months; these must show the salary / income being credited and mortgages/ rent being debited. The statements must also be clearly identifiable, in English, detailing account holder's name(s), account number, narrative, debits, credits and running balances. Any UK accounts held, specifically the one from which the direct debit will be paid, must also have statements provided.

6. Mortgage statements

Please provide the latest 12 months mortgage statements for all mortgages held. Statements must detail account holder's name(s), account number, narrative, debits, credits and running balances.

7. Source of Deposit Funding

For all purchase applications, evidence of the source of any deposit must be provided.

8. Unacceptable Property Types

- Property is a new build city centre flat
- Flats over 4 storeys
- Studio flats
- Leasehold maisonettes that were not purpose built.
- Right to Buy/ex local authority/ex housing association flats and maisonettes
- The property is defined or licensed or to be used as a House in Multiple Occupation (HMO).
- Any property whose construction falls within the scope of the Housing Defects Act
- Prefabricated buildings covered by the provisions of the Housing Defects Act which are not covered by the PRC Homes Ltd Certificate.
- Freehold flats and maisonettes
- Flying freehold property unless the part of the property affected by the flying freehold forms less than 25% of the whole
- Leasehold flats and maisonettes with an unexpired lease less than 85 years at the start of the mortgage term

- Properties with agricultural restrictions

9. Tenancy Agreements

Please supply the latest copy of the Assured Short Hold Tenancy Agreement for 'The Property' if the application relates to a remortgage.

For a purchase application, an estimate of the likely rent achievable should be provided, and this will be verified with the valuer.

10. Energy Performance Certificate (For England and Wales only)

From the 1st April 2018, all Landlords will have to ensure rental properties meet a minimum Energy Performance Rating of E in order to be able to create a tenancy (unless except under the current regulations). Properties that are graded F or G are classed as substandard under the legislation and cannot be let.

If a certificate is not provided, then a check of the EPC Register can be undertaken at www.epcregister.com

Identification Verification Form

(Applicant 5)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.

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Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a true likeness.

Full Name of Certifier				
Signature of Certifier				
Position of Certifier				
Contact number of Certifier				
Company of Certifier				
Email Address of Certifier				
Date	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 100px; text-align: center;">DAY</td> <td style="width: 100px; text-align: center;">MONTH</td> <td style="width: 100px; text-align: center;">YEAR</td> </tr> </table>	DAY	MONTH	YEAR
DAY	MONTH	YEAR		

Identification Verification Form

(Applicant 2)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.

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Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a true likeness.

Full Name of Certifier				
Signature of Certifier				
Position of Certifier				
Contact number of Certifier				
Company of Certifier				
Email Address of Certifier				
Date	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td style="width: 100px; text-align: center;">DAY</td> <td style="width: 100px; text-align: center;">MONTH</td> <td style="width: 100px; text-align: center;">YEAR</td> </tr> </table>	DAY	MONTH	YEAR
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