

Before submitting an Expat Residential or Expat Buy to Let application...

Make sure you've included all the documentation detailed on our checklist.

Required as standard

- ✓ Completed application form
- ✓ Signed Direct Debit Mandate (this **MUST** be posted to us as we require the wet signature)
- ✓ Signed Declaration (please note, we don't accept electronic signatures)
- ✓ Certified copy of passport (person ID)
- ✓ Bank statement or utility bill (address ID)

NB: Person ID must be Intermediary Certified or certified by a solicitor or embassy staff. Address ID is not required if you're providing an electronic ID pass check.

Income

- ✓ 3 months' most recent payslips
- ✓ Employer's reference confirming;
 - Employment details
 - Salary
 - Passport number
 - Residential address
 - PO Box address

NB: The employer's reference must be posted to us, as we require the original document prior to offer.

Self-employed

- ✓ 3 months' most recent and consecutive bank statements for UK and foreign accounts. Please include credit card and loan statements if applicable

NB: Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicant's name, account number, sort code and bank logo. Please highlight on foreign statements any regular payments such as bills, loans, rent, etc.

- ✓ For self-financing Expat Buy to Let cases, we require 3 years' trading accounts, preferably translated to English. For Expat Residential cases (or if using earned income for an Expat Buy to Let case), we require 3 years' trading history, evidenced through financial accounts and an accountant's reference from one of the following acceptable accountancy firms: Baker Tilly International, BDO, Crowe Horwath International, Deloitte, Ernst & Young (EY), Grant Thornton International, HLB International, KPMG International, Moore Stephens International, PKF International, PricewaterhouseCoopers (PwC), RSM International, UHY International.

Bank statements

- ✓ 3 months' most recent and consecutive bank statements for UK and foreign accounts. Please include credit card and loan statements if applicable

NB: Bank statements must be provided for **ALL** active current accounts for **ALL** applicants and must show the applicant's name, account number, sort code and bank logo. Please highlight on foreign statements any regular payments such as bills, loans, rent, etc.

Proof of deposit

- ✓ 3 months' most recent statements/record for the account(s) where funds are held

NB: For gifted deposits, we require a signed letter from the immediate family member along with a copy of the family member's passport or driving licence. The letter must include consent to say we can retain the letter and ID on the mortgage file. You can find a template on our website.

Evidence for additional borrowing requests

Home improvements

- ✓ Builders quotes and estimates
- ✓ Planning permission documents if applicable

Gift to family member

- ✓ Letter of confirmation from the person receiving the gift along with their ID

Purchase of investment or second home

- ✓ Evidence of the property being purchased
-

Family occupation letter (Expat Residential only)

- ✓ Letter to confirm the property will be the applicant's main UK residence and will not be let out

NB: A family occupation letter template is available on our website.

UK letting agent details (Expat Buy to Let only)

- ✓ Please ensure details are entered on the application form
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Buildings insurance schedule (for remortgage cases only)

- ✓ Copy of up to date buildings insurance schedule

Background buy to lets

- ✓ Evidence of rent being paid in and mortgage being paid out (bank statements requested above may cover this)
- ✓ One year's SA302 required to evidence income declared

To avoid delays...

Help us to process your case as quickly as we can by noting that;

- We do not accept electronically signed documents
- The case cannot go into the work queue until all documents are received
- We must receive 3 months' most recent bank statements for **ALL** active current accounts. It will delay the case if we cannot see all income, bills and transfers between accounts.

