

# 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
- Certified copy of passport (person ID)
- Bank statement or utility bill (address ID)
- Evidence of permanent right to reside, indefinite leave to remain, pre-settled or settled status if applicable

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.

---

## Skilled workers

- Copy of Visa
- Confirmation of residency for 12 months

## 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

## 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.

