

# Your HSBC Expat Mortgage Appointment

**We're delighted you've chosen to apply for your mortgage with HSBC Expat. You will now have an appointment with your Mortgage Arranger over the telephone.**

To make sure things progress as smoothly as possible, please review the list below and have the relevant documentation available for your appointment. We will ask you to send it to us.

**For ALL mortgage applications:**

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Certified copy of proof of identity</b><br>Valid passport, full driving licence or national ID.   | <input type="checkbox"/> <b>Details of all employer benefits</b><br>(If applicable.)   |
| <input type="checkbox"/> <b>Certified copy of proof of address</b><br>One of the following:<br><br>A non-HSBC bank statement, a utility bill dated within the last three months, a letter from your employer confirming your employment and residential address.<br><br>A copy of the rental agreement for your current home (if applicable). | <input type="checkbox"/> <b>Credit Cards</b><br>One months' worth of Credit Card statements for all credit cards.  |
| <input type="checkbox"/> <b>Bank statements</b><br>Three months' worth of bank statements for all worldwide bank accounts.  | <input type="checkbox"/> <b>Education Fees</b><br>Most recent invoice of annual education fees is required for each child (as applicable).                                 |
| <input type="checkbox"/> <b>Proof of income</b><br>Payslips covering the last three consecutive months. If you want us to take account of bonus and/or commission, please provide evidence of the last two years' payslips or a written letter from your employer.  | <input type="checkbox"/> <b>Do you live in rented accommodation?</b><br>We will require a copy of your current rental/tenancy agreement.                                   |
| <input type="checkbox"/> <b>Other income</b><br>Evidence/ written confirmation from employer of any other income (eg employer benefits such as housing allowance etc).  | <input type="checkbox"/> <b>Other Assets</b><br>Details of other properties owned worldwide as well as evidence of any portfolio investment or pension etc.                |
| <input type="checkbox"/> <b>Details of all current non-mortgage borrowing</b><br>Including credit cards (see "Credit Cards"), personal loans, hire purchase agreements, and tax loans. Please provide the latest loan statement.  | <input type="checkbox"/> <b>Confirmation of deposit</b><br>Please provide documentation confirming proof of deposit (if not already captured in other documents provided). |
| <input type="checkbox"/> <b>Details of all existing mortgage borrowing</b><br>Latest statement of all Buy to Let and residential mortgages held worldwide.  | <input type="checkbox"/> <b>CRA Report</b><br>Please provide a Credit Reference Agency report from the country in which you are resident - dated within the last 30 days.  |

**Depending upon your country of residence:**

We may require you to provide some additional documentation, which we will discuss with you during the call.

**Self-employed:**

Your last two years' worth of signed audited/certified accounts. The latest must be no more than 18 months old.

**Purchasing a New Build property:**

Documented confirmation of any part of the deposit already paid (as applicable).

**A company director or shareholder with a shareholding greater than 10%:**

Your last two years' worth of signed audited/certified accounts, plus payslips. The latest must be no more than 18 months old.

**Approaching retirement age (or will retire during the mortgage period):**

Details of your projected retirement income and any plans you have in place.

**Details specific to your mortgage type:****Buy to Let house purchase**

(buying a property to rent out)

- Details of the property – full address including postcode and estate agent or seller details.
- The name and address of your solicitor or conveyancer.
- The expected rental income.

**Existing BTL property?**

- If you already own BTL properties, a copy of your tenancy agreement(s).
- Your existing mortgage details – account number, outstanding balance, current interest rate and term, and latest redemption statement.

**Home owner loan**

(borrowing extra money against your property)

- Your reason for borrowing more and documentation to evidence use of funds.

**Remortgage**

(moving your mortgage to HSBC Expat)

- Your existing mortgage details – account number, outstanding balance, current interest rate and term and latest redemption statement.

**Interest only mortgage**

- Details of your repayment strategy (eg the most recent statement for a savings or investment plan). Only required if your repayment strategy is not the sale of the property being mortgaged.

**Any documents supplied must be in English or translated into English.**

**Your home or property may be repossessed if you do not keep up repayments on your mortgages. Buy to Let mortgages are available to customers who meet our Buy to Let mortgage borrower eligibility criteria. Remember, you are responsible for making the monthly payments even when the property does not have a tenant.**

You should always think carefully before purchasing a property. The value of a property is a matter of a valuer's opinion and not a matter of fact. Not all properties will grow in value, while a buy-to-let property may not provide sufficient income to cover all your associated costs. Changes in exchange rates may increase the sterling equivalent of your debt.

Property can also be difficult to sell and you may not be able to sell quickly if you need to do so.

This message is intended to be received by the addressee only and/or is made following the addressee's specific request and is not intended to be distributed to the general public in the addressee's country of residence. The communication does not, in any manner, constitute a public offering or advertisement of the products or services referred to herein. It is not an offer or solicitation to buy or sell a product. If you are a resident in one of the following countries, you must read the specific product and service disclosures which are available on the HSBC Expat public website.

Argentina, Brazil, Canada, China, Egypt, Hong Kong, India, Indonesia, Japan, Kuwait, Malaysia, Mexico, Peru, Portugal, Russia, Thailand, Turkey, United Kingdom and Venezuela

Issued by HSBC Expat, a division of HSBC Bank plc, Jersey Branch: HSBC House, Esplanade, St Helier, Jersey, JE1 1HS, Channel Islands. HSBC Bank plc, Jersey Branch is regulated by the Jersey Financial Services Commission for Banking, General Insurance, Mediation, Investment and Fund Services Business. HSBC Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority for services provided from the UK (UK FCA reference number: 114216). UK registered office: 8 Canada Square, London, E14 5HQ. Please note this service is provided from Jersey and is not subject to UK financial services rules and regulations. Further information about the regulatory regime applicable to this service is available on request. To help us continually improve our service and in the interest of security, we may monitor and record your communications with us. 180129/BW/024