

# Your HSBC Mortgage Appointment

We're delighted you've chosen to apply for your mortgage with HSBC. You'll now have an appointment with your Mortgage and Protection Manager in branch or your Mortgage Adviser over the telephone.

To make sure things progress as smoothly as possible, please review the list below and provide the relevant documentation for your appointment. For telephone appointments, please also have your documents to hand.

## For ALL mortgage applications

### Identity Documents

If you are applying in branch please bring your original identity documents with you to your appointment.

If you are applying over the phone, please have your identity documents to hand, we'll then ask you to send them to us later.

**Proof of identity and address** – full, valid, UK photocard driving licence.

If you don't hold a full, valid, UK photocard driving licence, we will require separate documents as outlined below:

**Proof of identity** – Passport, driving licence or any National Identity Card (EEA and Swiss Nationals only).

**Proof of address** – A non-HSBC bank statement or a utility bill dated within the last four months.

### Supporting Documents

**The latest months' bank statements for all non-HSBC current accounts you hold.** We can access HSBC statements during your appointment, but will require statements for any HSBC International, Jersey and ex-pat accounts you hold.

**Proof of income for Employed Customers** – The latest months' worth of payslips. If you want us to take account of guaranteed overtime, bonus, and/or commission, please also provide your P60s for the last two years. If you've been in your current job for less than six months, please provide written confirmation of your salary, plus details of any probationary period from your employer. If you are on a fixed term or Zero Hours contract please provide us with your last two years P60s. Please also provide details of any maternity leave (or reduced hours thereafter) that may affect your income.

**Other income** – Evidence of any other income you want us to take into account (eg pensions, benefits, investments or rental income).

**Details of all current non-mortgage borrowing** – Including credit cards, personal loans, hire purchase agreements and second charge lending. Please provide the name of the lender, outstanding amount, monthly repayment and remaining term.

**Details of all protection plans and employer benefits** – Including policy documents for life assurance, critical illness, accident, sickness or redundancy cover, employer's sick pay, death in service pay, or any other benefits provided by your employer.

### If you are:

**A non-EU national** – Your residency visa and/or work permit. Please note: Unless the Home Office has granted you indefinite leave to remain in the UK, you're only eligible to apply for an HSBC mortgage if you receive an income of £75,000 or more and have at least 12 months left on your visa/work permit.

### Self-employed

**Sole Trader/Partnership** – Your last two years SA302 and corresponding tax year overviews (or where not held, your last two years' worth of signed audited/certified accounts. The latest must be no more than 18 months old).

If you are a partner within a Limited Liability Partnership (LLP) firm with 200 or more partners, please provide a letter issued by either the company finance director or accountant detailing your earnings over the past 2 years. The letter must be dated within the last 3 months.

**A Limited company director or shareholder with a shareholding greater than 10%** – Your last two years' worth of signed audited/certified accounts. 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

#### Remortgage

(moving your mortgage to HSBC)

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

**House purchase**

(first-time buyer or moving home)

- Details of the property – full address including postcode, approximate year of build (if within the last 10 years please provide structural defects warranty).
- Estate agent or seller details.
- For leasehold properties please provide details of the unexpired term, service charge and ground rent.
- The name and address of your solicitor or conveyancer.

**Government Schemes or Shared Ownership**

- Any associated paperwork (eg Right to Buy papers), Shared Ownership Lease.

**HomeOwner Loan**

(borrowing extra money against your property)

- Your reason for borrowing more. For debt consolidation, please provide the most recent statement for any borrowing to be repaid.

**Interest Only mortgage**

- Details of your repayment strategy (eg, the most recent statement for an endowment scheme, savings or investment plan), RICS valuation for sale of a second property.

**Buy to Let Mortgage**

- Full details of any other BTL properties you own (either outright or mortgaged).
- The expected rental income.
- Buy to Let property running costs (eg letting agent fees, insurance).
- If you already own BTL properties, a copy of your latest SA302 and Tax Year Overview and Mortgage bank statement for any BTL borrowing.

**Where we have not been able to obtain correct and complete evidential documentation to enable us to assess your borrowing request, after six months have elapsed, you will need to start a new application.**