

## 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 bring the relevant documentation to your appointment. For telephone appointments, please have it to hand; we'll then ask you to send it to us later.

### For ALL mortgage applications

- Proof of identity** – Passport, full driving licence or any recognised photo ID card incorporating your signature.
- Other income** – Evidence of any other income you want us to take into account (eg pensions, benefits, investments or rental income).
- Proof of address** – A non-HSBC bank statement, a utility bill dated within the last four months or a full driving licence. Please note: We need separate documents for proof of identity and address – you can't use your driving licence for both.
- 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.
- Three months' worth of bank statements** – For all non-HSBC current and/or savings accounts you hold, including the account your salary is paid into. We can access HSBC statements during your appointment, but do require HSBC International, Jersey and ex-pat statements.
- 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.
- Proof of income** – Payslips covering the last three consecutive months or 13 weeks. If you want us to take account of guaranteed overtime, bonus, and/or commission, please also provide your P60s for the last three 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 or fixed term contract from your employer. Please also provide details of any maternity leave (or reduced hours thereafter) that may affect your income.

### 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're an existing Premier customer with at least 12 months left on your visa/work permit.

**Self-employed** – Your last three years' worth of signed audited/certified accounts/HMRC tax returns. The latest must be no more than 18 months old. If you've been trading for less than three years, please bring all signed/audited accounts to date.

**A company director or shareholder with a shareholding greater than 10%** – Your last three years' worth of signed audited/certified accounts, plus one of the following: payslips, P60s, tax returns or SA302. 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) and 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).

#### HomeOwner Loan

(borrowing extra money against your property)

- Your reason for borrowing more.
- Your Home Insurance policy schedule.

#### Interest Only mortgage

- Details of your repayment strategy (eg the most recent statement for an endowment scheme, savings or investment plan).

#### 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 tax return.

[hsbc.co.uk](http://hsbc.co.uk)

#### Issued by HSBC Bank plc

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