

Know Your Customer (KYC) questions for all international mortgage applications.

Please complete the following information below to aid the underwriting process.

To be completed by the broker

Reason for purchasing the property

Is the property:

Residential

BTL

- If Residential, please provide details as to who will occupy this / frequency / rational for location
- If Buy to let (BTL), please confirm how the property will be managed (e.g. by an agency):

Property portfolio

Please complete the below table for all properties owned by the customer (UK or offshore, Residential or BTL), ensuring all fields are completed. If more properties are held, please utilise the blank space on the last page of this form.

Property address	Mortgaged or Unencumbered	Property use (Residential / BTL , If Residential, please confirm who will occupy?)	Total mortgage balance	Monthly mortgage payment	Property costs

Further expenditure

Please check that you have included and provided evidence of all expenses including:

- Mortgage / rent and other property costs
- Post-completion school or education costs (domestic and / or international)
- All credit commitments (domestic and / or international)

If any of the above commitments have been included in the application, please provide a breakdown below of any costs. If any of the above commitments have not been included on the application, please provide an explanation:

Residency confirmation

For applicants that have been keyed as UK residents but are currently receiving income in a currency other than GBP, please can you confirm the details below:

- Where is the customer physically present for work purposes?
If this is not in the UK, please specify the time spent in the UK in comparison to this country
- Please clarify if the customer works on a rotational basis. If so, please provide further explanation and details e.g. Frequency of working pattern, time spent overseas / in UK, anticipated changes
- Is the customer(s) relocating to the UK? If so, please detail the conditions of the return e.g. are they remaining with the same firm / same employment? If self-employed, how will the business continue to operate?

Background information

If there have been any significant changes to the customers income / employment in the last 12 months, please provide further information.

Examples of changes:

- Salary increase / decrease
- Change in role
- Change in employment
- Please also confirm if the employment is linked to a family member.

Existing HSBC Group / Global relationship details (please provide the type of account and country where this is held):

Document checklist

Please note all documentation that is not in English **must be translated in full**. Anything uploaded to the application whether relevant or not will need to be translated in full and reviewed by our underwriting team.

Uploaded n/a

- Three full months of payslips (dated within 35 days of the application submission)
- For International BTL cases - three full months of bank account statements required to evidence salary credits (dated within 35 days of the application submission)
- For Residential cases - three full months of bank account statements required to evidence all income as well as credit and non-credit commitments being paid (dated within 35 days of the application submission)
- An overseas credit report dated within 90 days of the application submission (if resident overseas)
- The latest credit card statement for any facility held (required for Singapore, Australia and Switzerland only)
- If self-employed, ensure trading accounts are signed by an accountant and we have proof of their shareholding (Limited companies) or relevant supporting documentation for all other self-employed types
- Evidence of the UK bank account where the mortgage will be paid from (direct debit account)

Additional information

Please use the space below to provide any additional information that may help our underwriters to complete their assessment.