

Your HSBC Mortgage Appointment Checklist Isle of Man

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We're delighted you've chosen to apply for your mortgage with HSBC. You'll now have an appointment with your Mortgage Arranger in branch.

To make sure your mortgage appointment progresses as smoothly as possible, please review the list below and provide the relevant documentation for your appointment.

For ALL mortgage applications

Identity Documents

Please bring your original documents with you to your appointment.

Proof of identity – Passport, driving licence or any National Identity Card

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

Supporting Documents

The latest 3 months' bank statement for all non-HSBC current accounts you hold. We can access HSBC statements during your appointment, but will require statements for any other HSBC entities accounts you hold.

Proof of Income for Employed Customers – Please provide your latest 3 months' payslips.

If you would like us to consider guaranteed overtime, bonus and/or commission, please also provide your T14.

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 T14. 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 (e.g. pensions, benefits, investments or rental income).

Details of all current non-mortgage borrowing – including credit cards, store cards, personal loans, hire purchase agreements and second charge lending. Please provide the name of the lender, outstanding amount, monthly repayments 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:

Self-employed

Sole Trader/Partnership – Your last two years tax assessment and any 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) from with 200 or more partners, please provide a letter issued by either the company finance director or accountant dealing with 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 25% – 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.

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 sellers 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.

Homeowner Loan

(Borrowing extra money against your property)

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

Interest Only mortgage

- Details of your repayment strategy (e.g. the most recent statement for an endowment scheme, savings or investments plan) Royal Institute of Chartered Surveyors valuation for sale of a second property.

Buy to let Mortgage (BTL)

- Full details of any other BTL properties you own (either outright or mortgaged).
- The expected rental income.
- Buy to let running costs (e.g. letting agent fees, insurances).
- If you already own a BTL properties, a copy of your latest tax assessment or Tax Year overview along with 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.