

Your HSBC Mortgage Appointment Checklist Jersey

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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.

Proof of address – A non-HSBC bank statement, a utility bill dated within the last four months. All pages of the proof of address documents required.

Registration card or Social Security card.

Other Information Requirements

Confirmation of any previous name you have used.

Details of Financial Dependents (Children's names and Dates of Birth).

Completed Application Form.

Supporting Documents

The latest three months' bank statements for all non-HSBC 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 – The latest three months' worth of payslips and two years' Tax Notice of Assessment.

If you want us to take account of any overtime, bonuses, and/or commission, please provide your Notice of Assessment for the last two years and also evidence of the last two years' Bonuses/Commission/Overtime. If you have been in your current job for less than six months, please provide a copy of your contract. If you are on a Fixed Term or Zero Hours contract please provide us with your last two years' Notice of Assessments in addition to three months' payslips. If you are on or due to go on maternity leave please provide details of the maternity leave, the return to work date, the return to work hours and the return to work income.

Other income – Evidence of any other income you want us to take into account (e.g. pensions, benefits, investments income or rental income). Please provide your latest pension letter, three years' tax returns for investment income and leases and the tax return for 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 repayment and remaining term. Copies of the last three months' credit card statements (even if repaid in full each month), a copy of the loan agreement form or the mortgage agreement plus the latest mortgage statement is required.

Details of all protection plans and employer benefits

– including details of life assurance, critical illness, accident, sickness or redundancy cover, employer's sick 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 you have indefinite leave to remain in the UK/Jersey, 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' Notice of Assessment and your last two years' worth of signed Accountant prepared accounts. The latest accounts must be no more than 18 months old.

If you are 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 company accountant detailing your earnings over the past two years. The letter must be dated within the last three months.

A Limited company director or shareholder with a shareholding greater than 25% – Your last two years worth of Accountant prepared and signed accounts. The latest accounts must be no more than 18 months old. Your last two years' Notice of Assessment. A copy of the company Shareholders Register to confirm ownership of the Company and your percentage of ownership. Latest three months' Business Account Statements.

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

– details of your projected retirement income and any plans you have in place if you wish us to consider a mortgage into retirement and beyond Normal Retirement Age.

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 your latest mortgage 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.
- Estate Agents particulars.
- For Share Transfer or Flying Freehold, please provide details of the service charge.
- The name and address of your solicitor or conveyancer.
- Evidence of the deposit. Savings account or Investment account statements. If the deposit is from the equity in your current property Estate Agents particulars for the property being sold.

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.
- For Home Improvements, please provide details of the specific works to be completed and quotes for the works to be completed.

Interest Only mortgage

- Details of your repayment strategy. The most recent statement for an endowment scheme, savings or investment plan or a Royal Institute of Chartered Surveyors' qualified valuers valuation for the 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 for the property being purchased.
- Buy to let property running costs (e.g. letting agent fees, insurance)
- If you already own BTL properties, a copy of your latest Tax Return and the latest Mortgage Bank statement for any BTL borrowing.
- Copies of any leases for existing BTL properties owned.

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