



Buy to Let Lending to Ex-pat's Frequently Asked Questions

Q. What products do you offer to ex-pats?

A. The rates shown on our ex-pat product guide are available to ex-pat applicants. The specialist ex-pat buy to let range products will only be used if the client is purchasing an HMO or multi-unit property.

Q. What countries are acceptable for the applicant to reside in?

A. Keystone will accept ex-pats residing in all countries within the European Economic Area (EEA) and Financial Action Task Force (FATF) member countries.

Q. Does the applicant need a credit footprint in the UK?

A. Yes, we will need to find an active credit footprint in the UK. We require the applicant to have a UK bank account and UK Correspondence address where the clients credit is registered to.

Q. What borrowing vehicles will you accept for ex-pats?

A. We will accept individual borrowers and SPV Ltd Co's. We cannot accept self-employed or trading limited company applications.

Q. Will Keystone accept ex-pat first-time landlord applications?

A. No, we will only lend to ex-pats with one or more buy to let property within the UK that has been let for 12 months. They must be able to show that they are declaring their rental income to HMRC.

Q. What employment requirements are there for ex-pat applications?

A. We look for applicants to be employed by a multi-national company or Sovereign entity such as, a government institution. If retired, must have income from pension of a minimum of £25,000 per annum from a recognised pension fund.

Q. What documents does the applicant need to provide?

A. The applicant will need to provide the following documents:

- A letter from the employer confirming the applicants residential address in the country of employment and period of residency
- last 2 years full tax returns and tax calculations or SA302s
- last 3 months payslips
- a copy of the employment contract
- proof of ID