



EX-PAT CRITERIA & DOCUMENT CHECKLIST

- ✓ Retired and Self-employed applicants accepted.
- ✓ Applicants must have an active credit footprint in the UK for the last 3 years.
- ✓ Applicants must be employed by a Multi-National Company or an acceptable Sovereign Entity.
- ✓ We will require a letter from the employers on their headed paper confirming the applicants residential address in their country of employment and period of residency.
- ✓ We will require proof of address for each applicant's foreign residency, dated within the past 6 months.
- ✓ Each applicant must have a valid UK passport
- ✓ Ex-pat applicants can now have their passport certified online via LexisNexis IDU mobile app.
- ✓ We require £25k minimum income and 3 months payslips for each applicant.
- ✓ Applicants must have at least one BTL in the UK.
- ✓ For personally owned properties, we will require up to 2 years SA100, SA302 and Tax Year Overview.
- ✓ If the properties are owned through a Limited Company, we will require up to two years full accounts.
- ✓ Where any of the applicants have four or more mortgaged BTL properties then property portfolio details will be required.
- ✓ Ex-pat applicants must be residing in countries within the European Economic Area (EEA) and Financial Action Task Force (FATF) countries

