

# Packaging Requirements

## Expat Mortgage

To allow our underwriting team to process your mortgage application swiftly, we need **all** of the documents below, uploading to our broker online portal.

In certain circumstances we may require additional documents. If this is the case, we will contact you with full details.

- **Certified copy of identification for all** (We no longer accept Monzo or Revolut bank statements for address verification)
- **Proof of overseas address**
- **Proof of deposit monies or full name of giftors and relationship to applicants** (we will need to see evidence of build-up of funds)
- **Last 3 months bank statements** (must show receipt of income & normal household bills for all applicants)
- **Proof of minimum income of £25k** (or sterling equivalent)
- A copy of the employment contract which shows they have income of sterling equivalent of £25k and their overseas address
- **Signed direct debit mandate & declaration** (we cannot accept digital signatures)
- **Valuation Fee:** Please pay the correct valuation fee as listed in our [Mortgage Tariffs and Fees](#) document.
- **Tax computations / SA302s for existing BTL** (if applicable)
- Where the company uses a PO Box address, we require the contract plus a letter from the employer confirming the applicant's address
- This completed [Expat Buy-To-Let Calculator and Assessment Form](#)
- **If this is a remortgage, please confirm the purpose of any capital raising.**

If you are unable to provide any of the above, please contact our mortgage team before submitting an application to see if we can accept alternative documents.