

**FOREIGN CURRENCY AND COUNTRY OF INCOME / REPAYMENT STRATEGY LIST**  
**SEPTEMBER 2020 VERSION**

COUNTRY LIST BASED ON ISO4217:2015 Residency	Currency LIST BASED ON ISO4217:2015	ISO Currency code	Country Notes / Considerations	Foreign currency haircut (%) that will be applied by the system to gross income	CURRENCY ACCEPTED	COUNTRY OF INCOME / REPAYMENT STRATEGY
AFGHANISTAN	Afghani	AFN			N	N
ALAND ISLANDS	Euro	EUR		10%	Y	Y
ALBANIA	Lek	ALL		10%	Y	Y
ALGERIA	Algerian Dinar	DZD		10%	Y	Y
AMERICAN SAMOA	US Dollar	USD		10%	Y	Y
ANDORRA	Euro	EUR		10%	Y	Y
ANGOLA	Kwanza	AOA			N	N
ANGUILLA	East Caribbean Dollar	XCD		10%	Y	Y
ANTARCTICA	No universal currency				N	N
ANTIGUA AND BARBUDA	East Caribbean Dollar	XCD		10%	Y	Y
ARGENTINA	Argentine Peso	ARS			N	N
ARMENIA	Armenian Dram	AMD		10%	Y	Y
ARUBA	Aruban Florin	AWG			N	N
AUSTRALIA	Australian Dollar	AUD		10%	Y	Y
AUSTRIA	Euro	EUR		10%	Y	Y
AZERBAIJAN	Azerbaijani Manat	AZN			N	N
BAHAMAS	Bahamian Dollar	BSD		10%	Y	Y
BAHRAIN	Bahraini Dinar	BHD		10%	Y	Y
BANGLADESH	Taka	BDT		10%	Y	Y
BARBADOS	Barbados Dollar	BBD		10%	Y	Y
BELARUS	Belarussian Ruble	BYR			N	N
BELGIUM	Euro	EUR		10%	Y	Y
BELIZE	Belize Dollar	BZD		10%	Y	Y
BENIN	CFA Franc BCEAO	XOF		10%	Y	Y
BERMUDA	Bermudian Dollar	BMD		10%	Y	Y
BHUTAN	Ngultrum	BTN			N	N
BHUTAN	Indian Rupee	INR		10%	Y	Y
Bolivia	Boliviano	BOB			N	N
Bolivia	Mvdol	BOV			N	N
BONAIRE, SINT EUSTATIUS AND SABA	US Dollar	USD		10%	Y	Y
BOSNIA AND HERZEGOVINA	Convertible Mark	BAM		10%	Y	Y
BOTSWANA	Pula	BWP		10%	Y	Y
BOUVET ISLAND	Norwegian Krone	NOK		20%	Y	Y
BRAZIL	Brazilian Real	BRL			N	N
British Indian Ocean Territory	US Dollar	USD		10%	Y	Y
British Virgin Islands	US Dollar	USD		10%	Y	Y
BRUNEI DARUSSALAM	Brunei Dollar	BND		10%	Y	Y
BULGARIA	Bulgarian Lev	BGN		10%	Y	Y
BURKINA FASO	CFA Franc BCEAO	XOF		10%	Y	Y
BURUNDI	Burundi Franc	BIF			N	N

CABO VERDE	Cabo Verde Escudo	CVE			N	N
CAMBODIA	Riel	KHR			N	N
CAMEROON	CFA Franc BEAC	XAF			N	N
CANADA	Canadian Dollar	CAD		10%	Y	Y
Cayman Islands	Cayman Islands Dollar	KYD			N	N
Central African Republic	CFA Franc BEAC	XAF			N	N
CHAD	CFA Franc BEAC	XAF			N	N
CHILE	Unidad de Fomento	CLF			N	N
CHILE	Chilean Peso	CLP			N	N
CHINA	Yuan Renminbi	CNY		10%	Y	Y
CHRISTMAS ISLAND	Australian Dollar	AUD		10%	Y	Y
Cocos (Keeling) Islands	Australian Dollar	AUD		10%	Y	Y
COLOMBIA	Colombian Peso	COP			N	N
COLOMBIA	Unidad de Valor Real	COU			N	N
COMOROS	Comoro Franc	KMF			N	N
Congo	CFA Franc BEAC	XAF			N	N
Congo, Democratic Republic of the	Congolese Franc	CDF			N	N
COOK ISLANDS	New Zealand Dollar	NZD		10%	Y	Y
COSTA RICA	Costa Rican Colon	CRC			N	N
CoTE D'IVOIRE	CFA Franc BCEAO	XOF		10%	Y	Y
CROATIA	Kuna	HRK		10%	Y	Y
CUBA	Peso Convertible	CUC			N	N
CUBA	Cuban Peso	CUP			N	N
CURAcAO	Netherlands Antillean Guilder	ANG			N	N
CYPRUS	Euro	EUR		10%	Y	Y
CZECH REPUBLIC	Czech Koruna	CZK		10%	Y	Y
DENMARK	Danish Krone	DKK		10%	Y	Y
DJIBOUTI	Djibouti Franc	DJF			N	N
DOMINICA	East Caribbean Dollar	XCD		10%	Y	Y
DOMINICAN REPUBLIC	Dominican Peso	DOP			N	N
ECUADOR	US Dollar	USD		10%	Y	Y
EGYPT	Egyptian Pound	EGP			N	N
EL SALVADOR	El Salvador Colon	SVC			N	N
EL SALVADOR	US Dollar	USD		10%	Y	Y
EQUATORIAL GUINEA	CFA Franc BEAC	XAF			N	N
ERITREA	Nakfa	ERN			N	N
ESTONIA	Euro	EUR		10%	Y	Y
ETHIOPIA	Ethiopian Birr	ETB		20%	Y	Y
FALKLAND ISLANDS (MALVINAS)	Falkland Islands Pound	FKP			N	N
FAROE ISLANDS	Danish Krone	DKK		10%	Y	Y
FIJI	Fiji Dollar	FJD		10%	Y	Y
FINLAND	Euro	EUR		10%	Y	Y
FRANCE	Euro	EUR		10%	Y	Y
FRENCH GUIANA	Euro	EUR		10%	Y	Y
FRENCH POLYNESIA	CFP Franc	XPF			N	N
FRENCH SOUTHERN TERRITORIES	Euro	EUR		10%	Y	Y
GABON	CFA Franc BEAC	XAF			N	N
GAMBIA	Dalasi	GMD			N	N
GEORGIA	Lari	GEL			N	N
GERMANY	Euro	EUR		10%	Y	Y
GHANA	Ghana Cedi	GHS		20%	Y	Y
GIBRALTAR	Gibraltar Pound	GIP			N	N
GREECE	Euro	EUR	If customer is a UK national residing in Greece and does not hold Greek nationality/citizenship you can continue.	10%	Y	Y

GREENLAND	Danish Krone	DKK		10%	Y	Y
GRENADA	East Caribbean Dollar	XCD		10%	Y	Y
GUADELOUPE	Euro	EUR		10%	Y	Y
GUAM	US Dollar	USD		10%	Y	Y
GUATEMALA	Quetzal	GTQ		10%	Y	Y
GUERNSEY	Pound Sterling	GBP		N/A	Y	Y
GUINEA	Guinea Franc	GNF			N	N
GUINEA BISSAU	CFA Franc BCEAO	XOF		10%	Y	Y
GUYANA	Guyana Dollar	GYD			N	N
HAITI	Gourde	HTG			N	N
HAITI	US Dollar	USD		10%	Y	Y
Heard & Mcdonald Islands	Australian Dollar	AUD		10%	Y	Y
HONDURAS	Lempira	HNL			N	N
HONG KONG	Hong Kong Dollar	HKD		10%	Y	Y
HUNGARY	Forint	HUF		10%	Y	Y
ICELAND	Iceland Krona	ISK			N	N
INDIA	Indian Rupee	INR		10%	Y	Y
INDONESIA	Rupiah	IDR			N	N
Iran, Islamic Republic Of	Iranian Rial	IRR			N	N
IRAQ	Iraqi Dinar	IQD			N	N
Ireland, Republic Of	Euro	EUR		10%	Y	Y
ISLE OF MAN	Pound Sterling	GBP		N/A	Y	Y
ISRAEL	New Israeli Sheqel	ILS		10%	Y	Y
ITALY	Euro	EUR		10%	Y	Y
JAMAICA	Jamaican Dollar	JMD		10%	Y	Y
JAPAN	Yen	JPY		10%	Y	Y
JERSEY	Pound Sterling	GBP		N/A	Y	Y
JORDAN	Jordanian Dinar	JOD		10%	Y	Y
KAZAKHSTAN	Tenge	KZT			N	N
KENYA	Kenyan Shilling	KES		10%	Y	Y
Kiribati	Australian Dollar	AUD		10%	Y	Y
Korea, Dem Peoples Rep Of(North)	North Korean Won	KPW			N	N
Korea, Republic Of (South)	Won	KRW			N	N
KUWAIT	Kuwaiti Dinar	KWD		10%	Y	Y
KYRGYZSTAN	Som	KGS			N	N
LAO PEOPLES DEMOCRATIC REPUBLIC	Kip	LAK			N	N
LATVIA	Euro	EUR		10%	Y	Y
LEBANON	Lebanese Pound	LBP			N	N
LESOTHO	Loti	LSL		20%	Y	Y
LESOTHO	Rand	ZAR		20%	Y	Y
LIBERIA	Liberian Dollar	LRD			N	N
LIBYA	Libyan Dinar	LYD			N	N
LIECHTENSTEIN	Swiss Franc	CHF		10%	Y	Y
LITHUANIA	Euro	EUR		10%	Y	Y
LUXEMBOURG	Euro	EUR		10%	Y	Y
MACAO	Pataca	MOP		10%	Y	Y
Macedonia, Former Yugoslav Rep	Denar	MKD			N	N
MADAGASCAR	Malagasy Ariary	MGA			N	N
MALAWI	Kwacha	MWK		10%	Y	Y
MALAYSIA	Malaysian Ringgit	MYR	It must be documented within your report that the mortgage advice / mortgage facilities was provided at the customers request.	10%	Y	Y
MALDIVES	Rufiyaa	MVR			N	N
MALI	CFA Franc BCEAO	XOF		10%	Y	Y
MALTA	Euro	EUR		10%	Y	Y

MARSHALL ISLANDS	US Dollar	USD		10%	Y	Y
MARTINIQUE	Euro	EUR		10%	Y	Y
MAURITANIA	Ouguiya	MRO			N	N
MAURITIUS	Mauritius Rupee	MUR		10%	Y	Y
MAYOTTE	Euro	EUR		10%	Y	Y
MEMBER COUNTRIES OF THE AFRICAN	ADB Unit of Account	XUA			N	N
MEXICO	Mexican Peso	MXN		20%	Y	Y
MEXICO	Mexican Unidad de Inversion (UDI)	MXV			N	N
Micronesia, Federated States Of	US Dollar	USD		10%	Y	Y
Moldova, Republic Of	Moldovan Leu	MDL			N	N
MONACO	Euro	EUR		10%	Y	Y
MONGOLIA	Tugrik	MNT			N	N
MONTENEGRO	Euro	EUR		10%	Y	Y
MONTSERRAT	East Caribbean Dollar	XCD		10%	Y	Y
MOROCCO	Moroccan Dirham	MAD		10%	Y	Y
MOZAMBIQUE	Mozambique Metical	MZN			N	N
MYANMAR	Kyat	MMK			N	N
NAMIBIA	Namibia Dollar	NAD		20%	Y	Y
NAMIBIA	Rand	ZAR		20%	Y	Y
NAURU	Australian Dollar	AUD		10%	Y	Y
NEPAL	Nepalese Rupee	NPR			N	N
NETHERLANDS	Euro	EUR		10%	Y	Y
NEW CALEDONIA	CFP Franc	XPF			N	N
NEW ZEALAND	New Zealand Dollar	NZD		10%	Y	Y
NICARAGUA	Cordoba Oro	NIO			N	N
NIGER	CFA Franc BCEAO	XOF		10%	Y	Y
NIGERIA	Naira	NGN		10%	Y	Y
NIUE	New Zealand Dollar	NZD		10%	Y	Y
NORFOLK ISLAND	Australian Dollar	AUD		10%	Y	Y
NORTHERN MARIANA ISLANDS	US Dollar	USD		10%	Y	Y
NORWAY	Norwegian Krone	NOK		20%	Y	Y
OMAN	Rial Omani	OMR		10%	Y	Y
PAKISTAN	Pakistan Rupee	PKR		20%	Y	Y
PALAU	US Dollar	USD		10%	Y	Y
PALESTINE, STATE OF	No universal currency				N	N
PANAMA	Balboa	PAB			N	N
PANAMA	US Dollar	USD		10%	Y	Y
PAPUA NEW GUINEA	Kina	PGK		10%	Y	Y
PARAGUAY	Guarani	PYG			N	N
PERU	Nuevo Sol	PEN		10%	Y	Y
PHILIPPINES	Philippine Peso	PHP		10%	Y	Y
PITCAIRN	New Zealand Dollar	NZD		10%	Y	Y
POLAND	Zloty	PLN		10%	Y	Y
PORTUGAL	Euro	EUR		10%	Y	Y
PUERTO RICO	US Dollar	USD		10%	Y	Y
QATAR	Qatari Rial	QAR	It must be documented within your report that the mortgage advice / mortgage facilities was provided at the customers request.	10%	Y	Y
ReUNION	Euro	EUR		10%	Y	Y
ROMANIA	Romanian Leu	RON		10%	Y	Y
RUSSIAN FEDERATION	Russian Ruble	RUB	It must be documented within your report that the mortgage advice / mortgage facilities was provided at the customers request.	10%	Y	Y
RWANDA	Rwanda Franc	RWF			N	N

SAINT BARTHÉLEMY	Euro	EUR		10%	Y	Y
SAINT HELENA, ASCENSION AND TRISTAN	Saint Helena Pound	SHP			N	N
SAINT KITTS AND NEVIS	East Caribbean Dollar	XCD		10%	Y	Y
SAINT LUCIA	East Caribbean Dollar	XCD		10%	Y	Y
SAINT MARTIN	Euro	EUR		10%	Y	Y
SAINT PIERRE AND MIQUELON	Euro	EUR		10%	Y	Y
SAINT VINCENT AND THE GRENADINES	East Caribbean Dollar	XCD		10%	Y	Y
SAMOA	Tala	WST			N	N
SAN MARINO	Euro	EUR		10%	Y	Y
SAO TOME AND PRINCIPE	Dobra	STD			N	N
SAUDI ARABIA	Saudi Riyal	SAR	It must be documented within your report that the mortgage advice / mortgage facilities was provided at the customers request.	10%	Y	Y
SENEGAL	CFA Franc BCEAO	XOF		10%	Y	Y
SERBIA	Serbian Dinar	RSD		10%	Y	Y
SEYCHELLES	Seychelles Rupee	SCR		20%	Y	Y
SIERRA LEONE	Leone	SLL			N	N
SINGAPORE	Singapore Dollar	SGD		10%	Y	Y
SINT MAARTEN	Netherlands Antillean Guilder	ANG			N	N
SLOVAKIA	Euro	EUR		10%	Y	Y
SLOVENIA	Euro	EUR		10%	Y	Y
SOLOMON ISLANDS	Solomon Islands Dollar	SBD			N	N
SOMALIA	Somali Shilling	SOS			N	N
SOUTH AFRICA	Rand	ZAR		20%	Y	Y
SOUTH GEORGIA & SOUTH SANDWICH	No universal currency				N	N
SOUTH SUDAN	South Sudanese Pound	SSP			N	N
SPAIN	Euro	EUR		10%	Y	Y
SRI LANKA	Sri Lanka Rupee	LKR		10%	Y	Y
SUDAN	Sudanese Pound	SDG			N	N
SURINAME	Surinam Dollar	SRD			N	N
SVALBARD AND JAN MAYEN	Norwegian Krone	NOK		20%	Y	Y
SWAZILAND	Lilangeni	SZL		20%	Y	Y
SWEDEN	Swedish Krona	SEK		10%	Y	Y
SWITZERLAND	WIR Euro	CHE			N	N
SWITZERLAND	Swiss Franc	CHF		10%	Y	Y
SWITZERLAND	WIR Franc	CHW			N	N
SYRIAN ARAB REPUBLIC	Syrian Pound	SYP			N	N
TAIWAN	New Taiwan Dollar	TWD	It must be documented within your report that the mortgage advice / mortgage facilities was provided at the customers request.	10%	Y	Y
TAJIKISTAN	Somoni	TJS			N	N
TANZANIA, UNITED REPUBLIC OF	Tanzanian Shilling	TZS		10%	Y	Y
THAILAND	Baht	THB		10%	Y	Y
TIMOR-LESTE	US Dollar	USD		10%	Y	Y
TOGO	CFA Franc BCEAO	XOF		10%	Y	Y
TOKELAU	New Zealand Dollar	NZD		10%	Y	Y
TONGA	Pa'anga	TOP			N	N
TRINIDAD & TOBAGO	Trinidad and Tobago Dollar	TTD		10%	Y	Y
TUNISIA	Tunisian Dinar	TND		20%	Y	Y
TURKEY	Turkish Lira	TRY		30%	Y	Y
TURKMENISTAN	Turkmenistan New Manat	TMT			N	N
TURKS & CAICOS ISLANDS	US Dollar	USD		10%	Y	Y
TUVALU	Australian Dollar	AUD		10%	Y	Y
UGANDA	Uganda Shilling	UGX		10%	Y	Y
UKRAINE	Hryvnia	UAH			N	N

UNITED ARAB EMIRATES	UAE Dirham	AED	Abu Dhabi, Ajman, Dubai, Fujairah, Ras al-Khaimah, Sharjah and Umm al-Quwain	10%	Y	Y
UNITED KINGDOM	Pound Sterling	GBP		N/A	Y	Y
UNITED STATES OF AMERICA	US Dollar	USD		10%	Y	Y
URUGUAY	Uruguay Peso en Unidades Indexadas (URUIURUI)	UYI			N	N
URUGUAY	Peso Uruguayo	UYU			N	N
US MINOR OUTLYING ISLANDS	US Dollar	USD		10%	Y	Y
US Virgin Islands	US Dollar	USD		10%	Y	Y
UZBEKISTAN	Uzbekistan Sum	UZS			N	N
VANUATU	Vatu	VUV			N	N
Vatican City State (Holy See)	Euro	EUR		10%	Y	Y
Venezuela	Bolivar	VEF			N	N
VIETNAM	Dong	VND			N	N
WALLIS AND FUTUNA	CFP Franc	XPF			N	N
WESTERN SAHARA	Moroccan Dirham	MAD		10%	Y	Y
YEMEN	Yemeni Rial	YER			N	N
ZAMBIA	Zambian Kwacha	ZMW			N	N
ZIMBABWE	Zimbabwe Dollar	ZWL			N	N