

High Value Mortgage Service

Customer application form

Please complete this form and send to: highvaluemortgageservice@hsbc.com

Broker name:

Firm name:

FCA reference:

	Question guidance	Response
Applicant details:	Provide the background / story behind the application and any additional information relevant to the application - e.g. 'Customers have been resident in Australia for the last three years, however are now returning to the UK.	
Application type:	Purchase / Remortgage etc. Capital raising? If so, annotate what the proceeds are to be used for. If multiple usages, annotate the split and value of each. Also include detail on the proceeds: • Home improvements? Are works going to be significant? Will costings / schedule of works need to be provided? • Debt consolidation? How were the debts built up / where are these debts held / are all debts being cleared with the capital raising? • If repaying home improvements, or reimbursing savings, document which savings account these came from and advise that evidence will need to be provided.	
Amount:	What is the total borrowing amount?	
Term:	Provide the customer(s) ages, and the age they will be at the end of the term. If beyond 70, are retirement provisions being made?	
LTV:	What is the LTV on the total borrowing?	

	Question guidance	Response
Repayment type:	Capital Repayment / Interest Only or Part and Part? Please indicate the split if Part and Part. Please anotate the repayment plan for Interest Only lending. Please see acceptable repayment plans	
Income: Employed / Self-employed	If employed, annotate the split between basic and variable income used. Additional notes where applicable: - How long with the employer? If self-employed, ask the following questions: - How many Companies? - Where is the shareholding held - Nature of the business - Which accounts have been requested? - Annotate the income breakdown for the last two years, and how you have arrived at this figure. Are any investments held?	
Residency:	Indicate if UK only. If the customer works in another country, use this space to establish why we would determine them to be UK residents. Outline working pattern, regular return frequency etc. If a foreign address is also held, provide further detail. Visa requirements	
Currency / source country of income:	Annotate the currency / source and confirm this is on our approved list.	
Outstanding loans:	Include lender name, outstanding balance(s) and monthly repayment(s).	
Outstanding credit cards:	If these are repaid in full monthly, please annotate this.	

	Question guidance	Response
Outstanding mortgages:	Include lender name, outstanding balance(s) and monthly repayent(s). If multiple Residential mortgages are held, document the purpose and address of each. If properties are in close proximity to one another, ensure that the rationale for this is provided. If properties are documented as Buy to let, ensure you have confirmed these are specifically on BTL mortgages, and annotate clearly if so.	
Other notable items of expenditure:	In this section, include costs for things such as school fees / childcare, potential travel costs. Make sure to ask additional questions, such as: - If school fees, how old are the children? - If recently had a child, will there be childcare costs in the future? If not, why not?	
Banking relationship:	Who is the customers' primary banking relationship held with? Are any accounts held with HSBC?	
Property details:	Detail any nuances with the property, e.g. annexe, second kitchen, acreage etc.	
Notes:	Any additional information.	