

HSBC UK

Useful Guide



Packaging and process

November 2024

Below you will find some hints and tips to help your cases be underwritten the first time.

Help, preparation, and useful links

These are some of the resources to consult / consider when you are ready to apply to HSBC UK for a mortgage on behalf of your customer:

- Complete an affordability calculator check to ensure the case is affordable before applying:
 - [Residential calculator](#)
 - [Buy to let calculator](#)
- The evidential documents matrices will tell you what proof of income you will need and how we use it:
 - [Residential Evidential Documents Matrix](#)
 - [Buy to let Evidential Documents Matrix](#)
- Should you need to discuss a case, you can speak to your [BDM](#), [Chat with us](#), or call our Broker Support Team on **0345 600 5847** (Monday to Friday, 9am to 5pm).
- You can manage your customer's expectations by checking [Our latest service levels](#)
- It is recommended that you obtain a copy of the customer's Experian report, to assist with accurately keying all credit commitments.

Hints and tips for keying applications

- You will need to evidence all income keyed into the application. Maximising income from multiple sources will increase the affordability, however, should it not be required, and you do not wish to provide documentation, it can be excluded.
 - Input multiple jobs separately, these shouldn't be combined
 - Where there is a change in the business, e.g. Sole Trader to Limited Company, input the details for the current entity. In this example, you would input the current company net profit, and the salary as £0 for the Sole Trader income. Please see our [website](#) for further scenarios (remove)
- Input all credit commitments accurately, ensuring they match the monthly loan payments and / or credit card balances as shown on the customer's credit report. Any discrepancies may result in the commitment being double counted in the affordability assessment.
 - Credit cards – use the last statement balance or credit file balance even if cleared monthly

- Loans – check the current outstanding balance on the credit report
- All loans held in a personal name need to be entered even if they are paid by a business.

Documentation tips

The information input into the application form drives the document requests, so here are some hints and tips to help you:

- Consult the [Evidential Documents Matrix](#) for guidance
- There is 30 days to upload documents after the application has been submitted
- Documents need to be up to date; bank statements (if required) and payslips must be dated within 35 days, and self-employed documents dated within 18 months of the application submission.
- Please ensure you respond to each individual document requested by the system, and upload the correct document to the corresponding header, these shouldn't be uploaded together under one heading
- If you have an alternative document to the one that has been requested, e.g. the March payslip rather than P60, please add note to explain this
- Check the documents are consistent, e.g. the tax calculation matches the tax year overview, and the payslips have the correct name and address
- Limited Company Accounts – two individual sets of accounts are required, not one that details two years figures. These need to be full versions of the documents filed with Companies House, drafts / not yet filed are not acceptable.
- Please ensure all documents uploaded are clear and legible
- Add notes to support the application. If there are any details that you feel will help support the case, or you would like the underwriter to take into consideration, please add as separate note.

Hints and Tips

- Check the dashboard on the Broker Platform for any documentation requests, case, and status updates
- Keep titles short on the documents you are uploading, do not include any symbols and remember to click the red submit button at the bottom of the screen
- Upload all documents together immediately after case submission where possible. The application will not be referred to an Underwriter until all the required documentation has been provided
- Please carefully follow the underwriter's requests on the Broker Platform. You should reply directly to their questions in the box provided rather than uploading ad-hoc documents. This will stop auto cancellations and prevent unnecessary delays. It is only possible to reply once to the underwriter, so double check all the details have been included before clicking submit
- To amend an application that has already been submitted, please complete an [Application Amendment Form](#). When uploading the document, please ensure this is classified as an

Application Amendment Form and not an ad-hoc document. This ensures it is directed to the correct team

- Ensure all applicant details including e-mail addresses and mobile numbers are input into the application, as this is how your customer will receive their offer.

Further information

[Chat with us](#), call our Broker Support Team on **0345 600 5847** (Monday to Friday, 9am to 5pm) or contact your [local BDM](#).