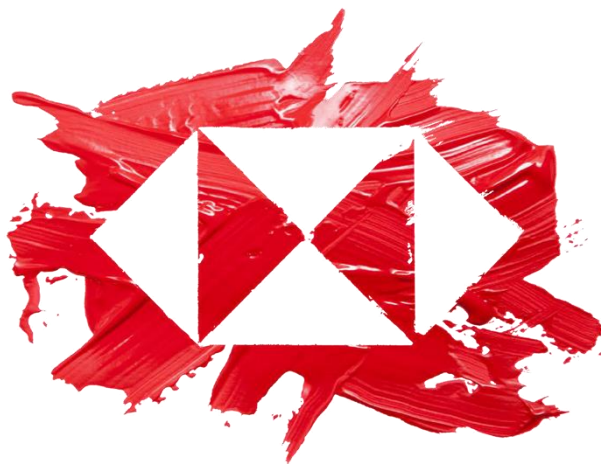


HSBC UK Packaging Bulletin

Packaging a Case 'Right First Time'

October 2021



Useful links

- ◆ [HSBC UK Intermediary website](#)
- ◆ [Packaging Requirements and Evidential Documents Matrix](#)
- ◆ [Find your nearest BDM](#)
- ◆ [Application Amendment Form](#)
- ◆ [Current Service Levels](#)
- ◆ [Chat with us](#)

Case submission:

Keying applications:

- ◆ Information keyed – drives the documentation needed
- ◆ Proof required for all income keyed
- ◆ Include all credit commitments – as per CRA
 - Include all credit cards – latest months balance
 - O/S loan balance – as per CRA
 - All debts in personal name – including any paid by business
 - All mortgages – Residential and BTL
- ◆ Ltd Companies – Company Director with less than 25% shareholding will be classed as employed for assessing and evidencing income. Company Director with 25% or more shareholding will be assessed in line with the self-employed policy.

Submitting documentation:

- ◆ Ltd Company accounts – two separate years
- ◆ Quality of the documents – clear (no need to certify)
- ◆ Send what's needed – not what's available
 - Provide alternative documents and/or an explanation
- ◆ Check documents are correct – tax calculation matches TYO
- ◆ Notes/Story
- ◆ Business Bank Statements – latest three months worth, including the monthly summary sheet. The latest statement must be dated within 35 days of the application.

Hints and Tips

- ✓ Check the dashboard on the broker platform for any documentation requirements, updates and case status
- ✓ Keep titles on the documents you are uploading short and do not include any symbols and remember to always click submit
- ✓ Upload all documents together immediately after case submission where possible
- ✓ Reply direct to underwriter questions in the box provided rather than uploading ad hoc documents. Remember, you only have one reply, so include all the details before clicking submit
- ✓ Post case submission changes – use the Application Amendment Form (link above). When uploading please make sure you classify it as an Application Amendment Form and not an ad hoc document. This ensures it goes to the correct team
- ✓ Ensure all applicant's details including e-mail addresses and mobile numbers are keyed onto the application