



At the Chalk Face:

Overseas investors and deposit source – Commercial Finance.

To prevent delays and help us to underwrite your case as soon as possible, we need additional information if your applicant is an overseas investor or does not have permanent residency in the UK, or if any source of the deposit is coming from overseas.

1.

Prior to submission of your application, please refer to your account manager with additional information for review if your customer is an overseas investor, or they do not have permanent rights to reside in the UK. This will help us to support your submission, by advising whether any additional information is required.

2.

Please provide the following information on your referral:

- Proof of ID and proof of address
- Source of the deposit
- Income and employment details of the applicant
- How they sourced the property in the UK and intended use of the property

3.

If any of the deposit for a purchase is coming from an overseas account or is being gifted from overseas citizens, please refer to your account manager with additional information for review prior to submission. We can then review and advise on whether any additional information to support the application pack is required.

4.

Please provide the following information on your referral:

- Details on where and how the deposit was built, with bank statements to support. Please note 'savings' would not constitute the source of funds, we require information on how the funds were originally derived i.e. house sale, inheritance.
- If gifted – what's the relationship between the applicant and the donor, details of the residency, nationality of the donor and what is the source of the deposit.

5.

Once we've collated the relevant supporting documentation, we can then work with you on packaging your case in full to help our underwriting team progress your application quickly. In some instances we may not be able to support with the funding required, therefore it's always best to discuss these cases with your account manager first.



Chalk Talk

Don't forget to view our videos on our [Chalk Talk page](#) where you'll find a further explanation on the above.



Get in touch!

Please contact
our team on
0161 933 7101
for further support.