

Client Name	<input type="text"/>	Mortgage Advisor Name	<input type="text"/>
Lead ID	<input type="text"/>	Mortgage Advisor Mob.No.	<input type="text"/>
Application ID	<input type="text"/>		

NON-RESIDENT STANDARD REQUIREMENTS CHECKLIST

DOCUMENTS REQUIRED FOR AGREEMENT IN PRINCIPLE / FULL APPLICATION

The initial documents required to assess a mortgage application are as follows:

All applicants

Applicant 1 Applicant 2

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Fully completed Mortgage Application form. Signatures should be the same as on passport(s) and corrections initialled |
| <input type="checkbox"/> | <input type="checkbox"/> | Fully completed Loan Protection Insurance proposal form. Signatures should be the same as on passport(s) and corrections initialled |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of a valid passport (original passport to be provided later) |
| <input type="checkbox"/> | <input type="checkbox"/> | Original 6 months personal bank statements (no older than 30 days) from all transactional accounts including overseas accounts |
| <input type="checkbox"/> | <input type="checkbox"/> | Original documentation confirming your current residential address (for example a utility bill or a driving licence with address. Please note mobile phone bills are not acceptable) |
| <input type="checkbox"/> | <input type="checkbox"/> | If applicable, original proof of any additional income received. Amounts to be corroborated on bank statements |
| <input type="checkbox"/> | <input type="checkbox"/> | If applicable, your latest original mortgage statement or a copy of the offer letter for all mortgages (including Islamic) |
| <input type="checkbox"/> | <input type="checkbox"/> | If applicable, original settlement letter for any loans repaid in the last month |
| <input type="checkbox"/> | <input type="checkbox"/> | Latest copy of credit card statements (no older than 30 days) for all credit cards |
| <input type="checkbox"/> | <input type="checkbox"/> | Documentary proof of the source of your property down payment or copies of receipts if already paid |
| <input type="checkbox"/> | <input type="checkbox"/> | An original Credit Reference Report no older than 30 days from an approved agency such as Equifax or Experian (if available in your country) |
| <input type="checkbox"/> | <input type="checkbox"/> | Application fee (payment methods to be discussed with your Mortgage Advisor) |

Salaried applicants

Applicant 1 Applicant 2

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Last 3 months salary slips. Please provide employment contract detailing salary and probation period if you have been employed with your current employer for less than 6 months |
| <input type="checkbox"/> | <input type="checkbox"/> | If receiving bonus income: Original letter from your employer confirming bonuses paid for 1 year or provide applicable payslip(s). Amounts to be corroborated on bank statements |
| <input type="checkbox"/> | <input type="checkbox"/> | If receiving commission income: Original letter from your employer confirming commission earned over the previous 12 months or 24 months or provide applicable payslip(s). Amounts to be corroborated on bank statements |

Self employed and company owner applicants

Applicant 1 Applicant 2

- | | | |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Company profile giving a detailed view of the nature of your business |
| <input type="checkbox"/> | <input type="checkbox"/> | 2 years audited financial accounts (most recent no older than 18 months) or 2 years most recent tax assessments signed off by a relevant Tax Authority |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of relevant company incorporation document(s), such as a copy of Trade Licence or registration with Companies House |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of Memorandum and Articles of Association (first Memorandum and all amendments made to date) |
| <input type="checkbox"/> | <input type="checkbox"/> | Original 3 months latest business bank statements |
| <input type="checkbox"/> | <input type="checkbox"/> | Original 12 months business bank statements covering the trading period shown by your latest Financial Accounts. These statements should corroborate turnover, otherwise please provide a detailed explanation |

Property documents required (all applicants)

Once an Agreement In Principle has been issued or for a Full Application, the additional information stated below will be required:

All applicants

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Valuation Fee (payment methods to be discussed with your Mortgage Advisor) |
| <input type="checkbox"/> | The property details section of the application form must be completed (if not already provided) |
| <input type="checkbox"/> | Copy of the original Sale and Purchase Agreement (SPA) |
| <input type="checkbox"/> | Memorandum of Understanding (MOU) for resale properties |
| <input type="checkbox"/> | Copy of the property floor plan |
| <input type="checkbox"/> | Completion Certificate (completed properties only) |
| <input type="checkbox"/> | Copy of receipts for any stage payments made to date (under construction properties only) |
| <input type="checkbox"/> | Copy of seller's passport (resale properties only) |



The process to assess a non-resident mortgage application is as follows:

You can discuss your Mortgage requirements with our trained Mortgage Advisors (or one of our approved Brokers). You will then receive details on our product and its benefits to you.

You will be provided a personal 'Illustration' indicating your monthly repayments, term and interest rate.

You will be provided with a Mortgage Application form, Loan Protection Insurance proposal form and a list of documentation required to support your application.

Fully complete the application forms and fax/scan to the Mortgage Advisor/Broker along with all the supporting documentation. Send the Application Fee and Valuation Fee to Abu Dhabi Finance using the 'Remittance Guidelines'. NOTE: If you are using a Broker, the Application Fee and Valuation Fee should be paid direct to the Broker.

Have you already purchased your UAE property?

Yes

We will make an assessment of your financial circumstances in conjunction with your chosen property.

No

An assessment is made of your financial circumstances and we will advise you how much we can lend you subject to the property you purchase.

When you find a property, submit the appropriate property documents and Valuation Fee (if not previously submitted).

After an initial assessment of your financial information, property details and valuation report we will ask you for all the original documentation (to be sent by courier).

Following our review of your original documentation, your Mortgage Advisor/Broker will confirm the amount we can lend you for your specific property. We will also advise you of the sum assured amount for the Loan Protection and Home Insurance (if applicable).

One of our dedicated Mortgage Companions will contact you to arrange a meeting in the UAE to sign the Offer Letter, witness your signature(s) and finalise the Insurances. At this time you may be required to open a UAE Bank Account. We will assist you in arranging the mandatory Power of Attorney (POA) in favour of Abu Dhabi Finance. All POAs will need to be notarised in accordance with UAE regulations.