

Please complete this application in black ink and BLOCK capitals or tick as required.

In order to fully complete this application you will need the following information as referred to in the "Basic Information and documentation required" leaflet, such as; bank statements, salary certificate, passport, UAE Residence Visa (if already held), full details of the property you intend to buy and details of the vendor of the property.

Reference: APP

Mortgage Adviser:

1. Personal details

	First applicant	Second applicant
Title (e.g. Mr)	<input type="text"/>	<input type="text"/>
Family name	<input type="text"/>	<input type="text"/>
Forenames (as on Passport)	<input type="text"/>	<input type="text"/>
Date and place of birth	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Current address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Home telephone	+971- <input type="text"/>	<input type="text"/>
Work telephone (including extension)	+971- <input type="text"/>	<input type="text"/>
Fax number	+971- <input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>
Mobile number	+971- <input type="text"/>	<input type="text"/>
Marital status	Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/>
Number of dependents (and ages)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Previous name (if changed in last 3 years)	<input type="text"/>	<input type="text"/>

2. Residential details

Residential status in UAE	Owner occupier <input type="checkbox"/> Living with parents <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="text"/>	Owner occupier <input type="checkbox"/> Living with parents <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="text"/>
Time at current address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
If your address has changed in the past 3 years please advise (if more than one address held, please provide details using the space provided at the end of this application form)		
Previous address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Date of change	<input type="text"/>	<input type="text"/>
Time at previous address	<input type="text"/> years <input type="text"/> months	<input type="text"/> years <input type="text"/> months
If you have an address in your home country please provide details below		
Residential status in home country	Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="text"/>	Owner <input type="checkbox"/> Living with parents <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="text"/>
Address in home country	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
Fax	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>

3. Employment details

Employment status	employed <input type="checkbox"/> self-employed <input type="checkbox"/> Receiving a pension <input type="checkbox"/>	employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Receiving a pension <input type="checkbox"/>	
Employment category	unemployed <input type="checkbox"/> other <input type="text"/>	Unemployed <input type="checkbox"/> other <input type="text"/>	
If a company director, what amount of the share capital do you own	Permanent <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Temporary <input type="checkbox"/>	Permanent <input type="checkbox"/> Fixed term contract <input type="checkbox"/> Temporary <input type="checkbox"/>	%
Occupation	<input type="text"/>	<input type="text"/>	%
Present employer name & address	<input type="text"/>	<input type="text"/>	
Date employment started	<input type="text"/>	<input type="text"/>	
Nature of business	<input type="text"/>	<input type="text"/>	
Previous employer name & address (if changed in last 3 years)	<input type="text"/>	<input type="text"/>	
Date previous employment started	<input type="text"/>	<input type="text"/>	

4. Income

	First Applicant			Second Applicant		
	Direct to Bank <input type="checkbox"/>	Cheque <input type="checkbox"/>	Cash <input type="checkbox"/>	Direct to Bank <input type="checkbox"/>	Cheque <input type="checkbox"/>	Cash <input type="checkbox"/>
How are you paid	<input type="text"/>			<input type="text"/>		
Annual earnings (Please state Currency)	<input type="text"/>			<input type="text"/>		
Gross basic income	<input type="text"/>			<input type="text"/>		
Guaranteed allowances	<input type="text"/>			<input type="text"/>		
Guaranteed annual bonus	<input type="text"/>			<input type="text"/>		
Other regular income	<input type="text"/>			<input type="text"/>		
Source of other income	<input type="text"/>			<input type="text"/>		
When are you paid	Monthly <input type="checkbox"/>	Weekly <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly <input type="checkbox"/>	Weekly <input type="checkbox"/>	Other <input type="checkbox"/>
If monthly which date are you paid	<input type="text"/>			<input type="text"/>		
Normal monthly salary	<input type="text"/>			<input type="text"/>		
Have you ever been declared bankrupt or made arrangements with creditors in the United Arab Emirates, your home country or any other jurisdiction	Yes <input type="checkbox"/>	No <input type="checkbox"/>		Yes <input type="checkbox"/>	No <input type="checkbox"/>	

If either of you has answered 'Yes' to the above question please provide additional information, or please call us to discuss your application. Additional space is available at the end of this form.

5. Assets & Expenditure

List below:- Savings, Shares, Assets, Policies, Bonds	RENT	<input type="text"/>
<input type="text"/>	MORTGAGE AND RELATED INSURANCE	<input type="text"/>
<input type="text"/>	SCHOOL FEES	<input type="text"/>
<input type="text"/>	UTILITIES eg. Electric, Water	<input type="text"/>
<input type="text"/>	TELEPHONE	<input type="text"/>
<input type="text"/>	LIVING EXPENSES, ENTERTAINMENT	<input type="text"/>

Other financial commitments LIST BELOW ALL CREDIT CARD REPAYMENTS, LOANS, OVERDRAFTS, INSURANCES & SAVINGS

Company	Amount owing	Monthly payments	No of payments remaining
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. New mortgage details

Type of mortgage required Joint Sole

Repayment option Capital Repayment

Preferred repayment date between 1st and 10th of the month

Rate Type Required Variable 3 Month EIBOR

Original purchase price of property Amount

Mortgage required Amount Term

Stage payments to property developer	
Date	Amount
1 st Payment <input type="text"/>	<input type="text"/>
2 nd Payment <input type="text"/>	<input type="text"/>
3 rd Payment <input type="text"/>	<input type="text"/>
4 th Payment <input type="text"/>	<input type="text"/>

How will you raise the deposit

Savings Gift Other borrowing Sale of property Other

Expected date of completion of property

Please provide details

7. Details of your new property

Please provide the following details of the property you are intending to buy.

Property address & location

DUBAI
UNITED ARAB EMIRATES

Property Details: Freehold Leasehold (If a leasehold apartment a block insurance policy is required) Term of Lease remaining

Detached villa Semi-detached villa Townhouse No of stories

Apartment Total in tower No of floors Air conditioning – e.g. central, split

No of bedrooms No of bathrooms Servants quarters Year property built

Who will be the registered owner(s) of the property:

(this is required to be the same as the names on the mortgage loan)

Name

Name

Other occupants of the property

Name	Date of birth
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Will the property be your main residence Yes No If 'No', please specify the purpose (e.g. holiday home)

The following questions and those in any subsequent sections about you and your family refer to you, your husband, wife or co-applicant, children (including foster children) relatives, your resident domestic employees, and all others who normally live with you.

Is, or will, the property to be insured:

a) be occupied by anyone other than you or your family	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
b) be used for any trade, business, or professional purpose	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
c) in a good state of repair and will it be so maintained at all times	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
d) expected to need repairs or other work within the next 12 months other than decoration	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
e) showing any indication of damage from landslip, subsidence, settlement or heave	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
f) to be left unoccupied for a total or more than 45 days at a time	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>

If you have ticked any of the shaded boxes above please provide additional information. Additional space has been provided at the end of this form.

Please indicate how you first heard about HSBC Home Loans

Recommendation from the developer. name of developer:-	Details taken from HSBC advertisement at the property sales office	Recommended by a real estate agent name:-	Recommended by a friend	HSBC branch network Branch name:-	Other, please give details:
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8. The property seller

Please provide details of the person, or company, selling the property.

Is the property newly built Yes No

How are you buying the property Directly from the developer Through a property agency From an individual

Name and address of the seller

Telephone number Contact name

9. Insurance

Life Insurance

We would like to remind you of the importance of ensuring that adequate life cover is maintained for the duration of your loan. We can provide life cover through our group policy with ALICO for your loan amount or AED 2Mi whichever is lower and charge you for the same as part of monthly payment. In case your loan amount is higher than AED 2Mi – it is your responsibility to take insurance for the remainder of the amount. We do not need to hold any life insurance policy documents or details for the same.

If you do not arrange life assurance for any loan in excess of AED 2m then in the event of death there will be an outstanding balance due to the Bank.

Building Insurance

If you have independent insurance for the buildings - please provide the bank with full details, together with the insurance policy documents. It will be necessary for the bank's interest in these policies to be formally endorsed by the insurance company, and there may be a cost involved that must be paid by you. It will not be possible to complete the mortgage loan until these endorsements are in place.

We would like HSBC Insurance Brokers Limited (HIBL) to arrange the following insurance cover:

The full replacement cost of the property purchased

Contents Insurance

In addition to insurance for the property the bank also recommends that you insure the contents of your home. "Contents" should include all items that are not standard fittings, fixtures, and equipment provided with the property you have purchased.

Please indicate if you would like the bank to arrange for an insurance quotation for the contents of your home to cover:

All households contents All risks and high value Items I do not require a quotation

10. Valuations

HSBC Bank Middle East Limited requires a valuation on all types of property, and we will arrange this for you. There are 2 'types' of report available, please tick the report you require.

Valuation for completed properties

A Standard Valuation is a brief inspection that is limited in extent and may not address areas of concern that you may have about the property. Certain defects may not be revealed, or may not be reported if the valuer does not consider them to be significant for the purposes of the Bank, or if it is considered that they will not materially affect the value of the property. Services, fitted equipment, utilities and air-conditioning will not be tested, and quality of fit and finish will not be discussed.

The report provides details such as the professional market valuation, the Insurance re-build costs and an estimated remaining economic life of the property. This is primarily of use to the Bank.

Valuation for un-completed properties (properties which have not been resided in and are due for imminent completion)

This valuation provides more detail and the report will cover all fixtures and fittings, as well as a test of the operation of utilities, appliances and air-conditioning. The valuer will comment on the general appearance of the property, and the quality of the finish. Where relevant a report on the property exterior will be included, including gardens, garages, irrigation and landscaping. The valuer will comment on any aspects of the completion they feel material and can be discussed with the developer for recommended remedial works prior to occupancy.

By signing the application below, you give us authority to provide your details to our valuer.

Contact name & telephone number for our valuer to gain access to the property:

Name	Tel No.
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11. Additional information

Your HSBC bank account (Please note that it is a requirement of an HSBC mortgage loan account that an HSBC bank account is opened)

Branch Account number - -

Account name

12. Declaration

I/we declare that to the best of my/our belief all of the information provided to HSBC Bank Middle East is true and complete. I/we understand that the statements made by me/us will form the basis on which a mortgage loan offer will be made, and that any material changes may alter the basis of this offer. I/we will advise the Bank in writing in the event of any change to my/our circumstances in the period between the date of this application and the opening of the mortgage loan account. I/we acknowledge that any mortgage loan offer made by the bank will be subject to the laws of the Emirate of Dubai in force from time to time. I/we also hereby affirm that I/we fully understand the nature of the mortgage loan and insurances that may be offered to me/us as a result of the details contained in this application form.

First applicant	Second applicant
Signature <input style="width: 150px;" type="text"/>	Signature <input style="width: 150px;" type="text"/>
Date <input style="width: 150px;" type="text"/>	Date <input style="width: 150px;" type="text"/>