

# Residential Home Loan Approval In Principle

Please complete this application in black ink and BLOCK letters or tick where required

In order to complete the application process, you will need to provide us with the original documentation mentioned in our welcome email to you including but not limited to the following: Bank Statements, Salary Certificate, Passport, UAE Residency Visa (if applicable), Emirates ID (if applicable), full details of the property you intend to buy and details of the seller of the property.

Type of Borrower:  Sole  Joint  Relationship (if joint): \_\_\_\_\_  
 Product Type:  3 Months AED EIBOR  Fixed Introductory Interest  12 months  24 months  36 months  60 months

Please indicate who has referred you to us: \_\_\_\_\_

## 1. Personal Details

|   | First Applicant | Second Applicant |
|---|-----------------|------------------|
| Account Number (for existing customer): |                 |                  |
| Name (as on Passport)                   |                 |                  |
| Nationality                             |                 |                  |
| E-mail address                          |                 |                  |
| Mobile number                           |                 |                  |

## 2. Employment Details (for Salaried Individuals)

|                          |  |  |
|--------------------------|--|--|
| Name of Employer         |  |  |
| Designation / Occupation |  |  |
| Date of Joining          |  |  |

## 3. Company Details (for Self Employed Individuals)

|  |  |  |
|--|--|--|
| Name of Company                              |  |  |
| Designation/Occupation/Position Held         |  |  |
| What percentage of share capital do you own? |  |  |
| Average Net Profit for last two years        |  |  |

## 4. Income (Annual earnings - please state currency)

|                                      |  |  |
|--------------------------------------|--|--|
| Gross basic income                   |  |  |
| Guaranteed allowances                |  |  |
| Average of last 2 years annual bonus |  |  |
| Other regular income                 |  |  |
| Source of other income               |  |  |

## 5. Monthly Expenditure

|                                |  |  |
|--------------------------------|--|--|
| Total monthly expense (in AED) |  |  |
|--------------------------------|--|--|

## 6. Other Financial Commitments

**LIST BELOW ALL CREDIT CARD REPAYMENTS, LOANS, OVERDRAFTS, RELATED INSURANCE PAYMENTS, HOME LOAN PAYMENTS (OTHER THAN WITH HSBC UAE)**

(if required, please provide additional details using the space provided at the end of this application form)

| Company / Bank Name | Product<br>(Credit Card, Personal Loan, Home Loan, Vehicle Loan, etc.) | Credit Card Limit / Loan Outstanding | Monthly Payment | Number of Payments remaining |
|---------------------|--|--------------------------------------|-----------------|------------------------------|
|                     |  |                                      |                 |                              |
|                     |  |                                      |                 |                              |
|                     |  |                                      |                 |                              |
|                     |  |                                      |                 |                              |

## 7. Type of Home Loan Required

New Purchase       Balance Transfer       Top Up       Equity release loan       Last Stage Payment Finance

Purpose\* of Top Up / ERL loan proceeds \_\_\_\_\_

\* Note: Local regulations require us to verify the purpose for which you are requesting this home loan. Please note that if the information you submit is incorrect, or later changes, then you must (a) immediately let us know and (b) this may impact our decision to lend to you or continue lending to you.

Purchase Price \_\_\_\_\_ Loan Amount \_\_\_\_\_ Tenor \_\_\_\_\_

Purpose of Property:     Owner Occupied     Investment

Are you buying a property for first time in the UAE?       Yes\*       No

\*Note: Our internal policy and local regulations require us to obtain this information from you which will be used in the LTV assessment of your Home Loan Application. Please note that if the information you submitted is incorrect, or later changes, then you must (a) immediately let us know and (b) this may impact our decision to lend to you or continue lending to you.

## 8. Additional Information

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.....  
.....

## 9. Declaration

I/We declare that to the best of my/our belief all of the information provided to HSBC Bank Middle East Limited is true and complete and that I/We have read Section 7 of the Personal Banking General Terms and Conditions available on [www.hsbc.ae](http://www.hsbc.ae), and that I/We understand and expressly agree and accept to be bound by them whether set out in English and/or Arabic.

I/We understand that the statements made by me/ us will form the basis on which a Home Loan offer will be made, and that any material changes may alter the basis of this offer or may mean that I am no longer eligible for a Home Loan.

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 receipt of any Home Loan offer.

I/We authorise the Bank to disclose my/our information to the developer in order to process the application and/or for loan administration.

I/We declare that if granted this home loan it will not impact/compromise my/our lifestyle expenses. In addition to Section 7 of the HSBC Personal Banking Terms General Terms and Conditions (UAE) which details how we will deal with your information:

- (i) you agree that we may disclose your information to any third party in order to verify the information that you have provided to us, including contacting your employer to verify your employment status and any other information in connection with your employment.
- (ii) you agree that we can share information with credit reference agencies/bureaus and use information available from public sources to verify your identity and suitability for a Home Loan.
- (iii) you agree that when you apply for a Home Loan (or any other credit facility with us) then as part of your application and during the term of the Home Loan, we may, on an ongoing basis, request reports from credit reference agencies/bureaus to assess your ability to meet your financial commitments without further consent from you.
- (iv) you understand that to request multiple reports from credit reference agencies/bureaus may negatively impact your credit score which may make it difficult for you to obtain credit in the future.
- (v) In addition, we may share your information with HSBC - authorised external debt collection agencies for the purpose of collection of any overdue debts you may owe to us.

### First applicant

Signature .....

Date ..... / ..... / .....

### Second applicant

Signature .....

Date ..... / ..... / .....

## 10. For Office Use

GWIS Reference Number (Passport):

GWIS Reference Number (EID):