



## NON-UK CUSTOMERS.

**Following Brexit, all Non-UK customers will need to produce a visa or Settlement visa. Please visit <https://www.gov.uk/check-uk-visa> for additional guidance and information.**

Customers need to be residing permanently at a UK address. We cannot consider finance if a customer is staying in a hotel or with friends.

UK Nationals returning from a period spent overseas will also require a manual Underwrite.

## QUALIFICATION QUESTIONS.

- Does the customer have a residency permit?
- Does the customer have a work permit?
- What is the customer's country of birth?
- What nationality passport does the customer hold?
- How long has the customer been a resident of the UK?

## Non-UK based Employment

As per our terms and conditions – all applicants must be paid in Pound Sterling and pay UK tax, including any Non-UK based employments/employers. From March, proof of Non-UK employers will need to be supplied in the form of a contract of employment or a recent payslip. **We will not fund;**

- Customers employment is based overseas and they are not paid in Sterling or Pay UK Tax
- The customer has investment portfolio overseas but no trace of UK employment or Sterling income
- The customer is Self-Employed and income is sourced overseas (UK Tax is not paid on income) with Non UK customers we need stability, hence the employment check.

## ADDITIONAL INFORMATION.

The following additional proofs to be supplied to Underwriting at the time of proposal:

<b>DRIVING LICENCE</b>	Please use the below link to ascertain if the customer needs to exchange their licence based on the timeframe they have been in the UK and the county in which they passed their test <a href="https://www.gov.uk/exchange-foreign-driving-licence">https://www.gov.uk/exchange-foreign-driving-licence</a> Please note, EU driving licences are valid in the UK until the customer reaches the age of 70. At this point in time the licence will need to be exchanged for a UK licence, a test does not need to be retaken
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<b>PASSPORT</b>	A copy of the customers passport will confirm their legal name, place of birth and nationality - Please ensure the full passport number is captured.
<b>PROOF OF CURRENT ADDRESS</b>	<p>Below are the acceptable proofs for the customers current address, and must be dated within the last 3 months</p> <ul style="list-style-type: none"> <li>• Utility bill</li> <li>• Bank statement</li> <li>• Credit card statement</li> </ul> <p>We <b>CAN</b> accept online utility, credit card bills and online bank statements, but <b>ONLY</b> in PDF format</p>
<b>CONTRACT OF EMPLOYMENT</b>	Full employment contract must be supplied and be signed by the customer. The customer must also leave authority with their HR department to enable us to verify their employment - We need to have written consent from the customer that enables us to carry out the relevant employment checks with their HR department
<b>OPEN BANKING</b>	If the customer has been employed by the company for more than 1 month and has received a salary, they can complete an Open Banking check instead of providing written consent for us to contact their HR department.
<b>WORK PERMIT/VISA/ SETTLEMENT VISA</b>	<p>All Non-UK nationals must provide a Visa (please ensure the back of the VISA is captured) which must be valid for the full term of the finance agreement – Financial Services can extend the term of the agreement to a MAXIMUM of 6 months past the expiry date.</p> <p>Alternatively there are two differing government links (these differ depending on type of residence permit/visa). Please ask applicant to complete whichever one is appropriate, in order to provide us with a share code, and advise on which link they used for ease of confirmation. The two links in question are:</p> <p><a href="https://www.gov.uk/view-prove-immigration-status">https://www.gov.uk/view-prove-immigration-status</a></p> <p><a href="https://www.gov.uk/prove-right-to-work">https://www.gov.uk/prove-right-to-work</a></p>

NB: Please note the above is a guide and in some cases further additional information may be required to support the finance application.