

# UK Mortgages for Overseas Clients

Expert step by step advice

**PERITUS**  
INTERNATIONAL



# We believe in people achieving their goals.

Arranging a mortgage in the UK as an expatriate living abroad can be time consuming and complicated.

Let us guide you through the process with expert advice.

Buying a home or investment property is often the biggest financial commitment you will make.

It is crucial, especially when buying in another country, that you get current, expert, independent advice.

We can search an unlimited range of lenders find the most relevant, cost-effective product for your particular circumstances.

An expert in the international mortgage arena with over 25 years of financial services experience, we will guide you, step by step, though the often-complex process.



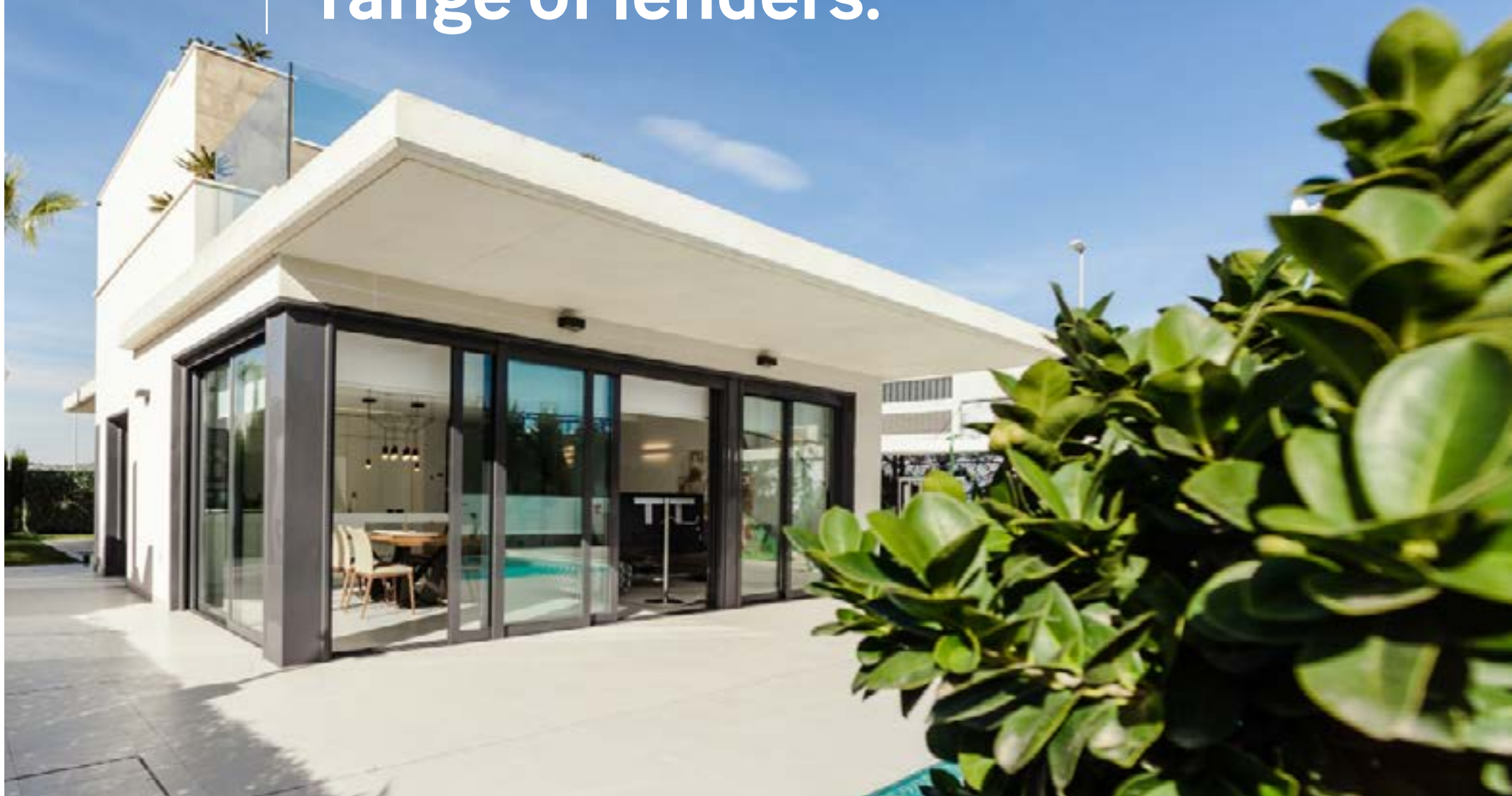
We have access to lenders who accept UK nationals living and working overseas on standard rates, even when their earnings are not in Sterling.







“We can search an unlimited range of lenders.”





## UK expatriate buying in the UK

Being a UK expatriate buying property in the UK will undoubtedly throw up some difficulties especially if high street lenders have been your first port of call.

This is where an adviser with experience of the market can save you time and stress. With expert knowledge in this field we search the current market for the most suitable product for your particular set of circumstances.

In this document we explain a little more about the process and considerations.



How much can you borrow and what is your monthly budget?

How many years should you repay the mortgage over?

How old are you and when will you retire?

Should your product be fixed, tracker, discounted or variable?

Would you like to make over payments?

## The costs involved



Buying property always has fixed costs attached, we've listed a few of the immediate costs below. However also consider the day to day running costs of owning a property such as utility bills, council tax and general maintenance.



### Deposit

This will depend on the value of the property and your personal circumstances. As an expat buying in the UK you can expect to require a deposit of between 15 and 25%.



### Legal costs

Solicitors costs and fees will vary depending on the amount to work involved in your case. You may have special requirements such as adding or removing names from your mortgage.



### Stamp duty

This is a tax paid to the UK government of completion of the purchase of a property in the UK.

The rules around Stamp Duty in the UK have become quite complex over the years and it is best to seek expert advice on the amount payable on completion.



### Valuation

Your mortgage deal may include some sort of simple valuation. However depending on the age of the property or complexity of the case a more comprehensive option may be required at an additional cost.





We can help you if you'd like to:

- buy a property in the UK
- raise some capital from your existing arrangements
- restructure your existing monthly payments to make savings

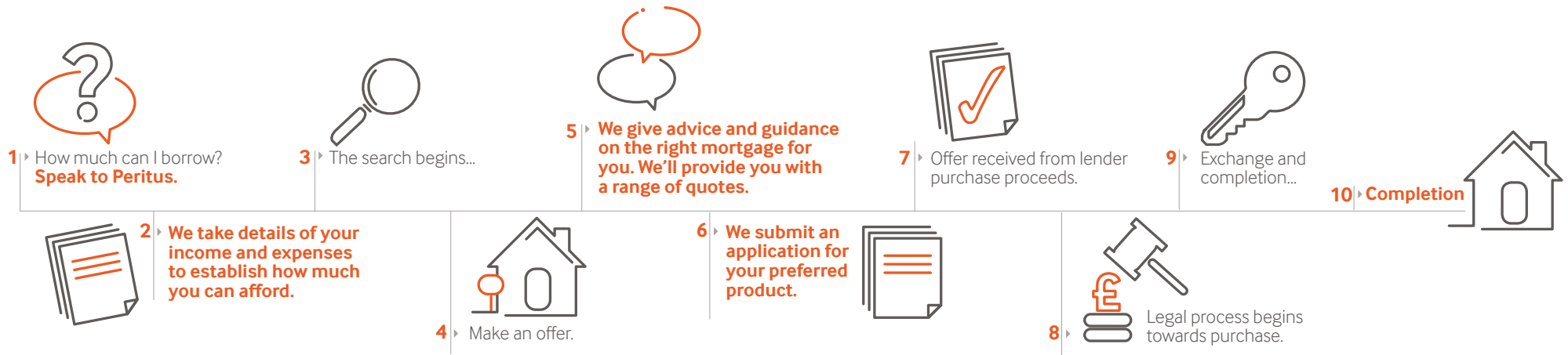
Peritus International can provide UK residents, Expatriates and Foreign Nationals completely independent advice on all aspects of UK mortgages.

We advise on everything from the usual mortgage, remortgage and buy-to-let, through to development finance and bridging and secured loans.

In addition, we offer advice on:

- building and contents insurance
- conveyancing, foreign exchange
- life and critical illness insurance
- income protection.

# Home buying journey with Peritus International



## FACT FIND

During our first meeting or telephone call we will complete an enquiry form and discuss any initial questions you may have. After this we will begin researching appropriate mortgage and protection products for you.

## ADVICE

As a result of our research we will provide you with details of the best products for your circumstances. These illustrations will detail all of the main features and fees relating to the recommended products.

## APPLICATION

After deciding on the right product we proceed to the initial application. When you have decided on the new home you wish to buy or the purpose of your remortgage, we will then submit a full mortgage application for you. We will provide updates as to the progress of your application.

In addition to your mortgage, we will also discuss your protection requirements to determine the most appropriate level and type of cover ahead of submitting an application.

## OFFER

After the lender has confirmed your new home has been valued satisfactorily and has assessed all of the required documents, a mortgage offer will be issued. This will allow the legal process to begin in earnest although we will still be on hand to assist with any mortgage related queries. The life insurance company will also confirm whether they are able to offer you the cover you require to protect your home and family.





Our team of UK-based administrators ensure the process is smooth and efficient. We will keep you informed at every step of the application.

To speak to our international mortgage expert, contact:

**Lee Adams on 07793 767 494 or [lee@peritus-group.co.uk](mailto:lee@peritus-group.co.uk)**

Irrespective of where you are in the world, he can give you expert guidance and comprehensive options to suit your circumstances. Visit [www.peritus-international.co.uk](http://www.peritus-international.co.uk) for more information or to make an enquiry online.

Your home may be repossessed if you do not keep up repayments on your mortgage.

You should also be aware of currency when buying an international property.

A property's relative value will typically reflect currency changes as well as property market movements and changes in the exchange rate may increase the sterling equivalent of a mortgage debt.

A fee of £1,295 is payable for advising you on a suitable Mortgage. This fee is payable once we have obtained your mortgage offer.

We will also receive commission from the lender which is generally a percentage of the loan amount.

The FCA do not regulate most forms of Buy to Let.

International clients are not afforded the same protection as UK clients under the Financial Services Compensation Scheme (FSCS).



**Call 020 3745 5893**  
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