

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)		
Family name		
Forenames (as on Passport)		
Date and place of birth		
Nationality		
Current address		
Home telephone	+971-	
Work telephone (including extension)	+971-	
Fax number	+971-	
E-mail address		
Mobile number	+971-50-	
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)		
Previous name (if changed in last 3 years)		

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	years months	years 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		
Date of change		
Time at previous address	years months	years 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		
Telephone number		
Fax		
E-mail address		

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

4. Income				
	First Applicant		Second Applicant	
How are you paid	Direct to Bank <input type="checkbox"/>	Cheque <input type="checkbox"/>	Cash <input type="checkbox"/>	
<b>Annual earnings</b> (Please state Currency)				
Gross basic income				
Guaranteed allowances				
Guaranteed annual bonus				
Other regular income				
Source of other income				
When are you paid	Monthly <input type="checkbox"/>	Weekly <input type="checkbox"/>	Other <input type="checkbox"/>	
If monthly which date are you paid				
Normal monthly salary				

Have you ever been declared bankrupt or made arrangements with creditors in the United Arab Emirates, your home country or any other jurisdiction

Yes ☐ No ☐ Yes ☐ No ☐

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. Expenditure	
Monthly expenditure for <b>household</b>	
RENT	
MORTGAGE AND RELATED INSURANCE	
SCHOOL FEES	
UTILITIES eg. Electric, Water	
TELEPHONE	
LIVING EXPENSES, ENTERTAINMENT	

#### Other financial commitments

#### LIST BELOW ALL CREDIT CARD REPAYMENTS, LOANS, OVERDRAFTS, INSURANCES & SAVINGS

Company	Amount owing	Monthly payments	No of payments remaining
1.			
2.			
3.			
4.			
5.			

## 6. New mortgage details

Type of mortgage required	Joint <input type="checkbox"/>	Sole <input type="checkbox"/>
Repayment option	Capital Repayment <input type="checkbox"/>	<input type="checkbox"/>
Original purchase price of property	Amount <input type="text" value="AED"/>	
Mortgage required	Amount <input type="text" value="AED"/>	Stage payments to property developer
	Term <input type="text"/>	Date <input type="text"/>
How will you raise the deposit	Savings <input type="checkbox"/>	1 <sup>st</sup> Payment <input type="text"/>
	Gift <input type="checkbox"/>	2 <sup>nd</sup> Payment <input type="text"/>
	Other borrowing <input type="checkbox"/>	3 <sup>rd</sup> Payment <input type="text"/>
	Sale of property <input type="checkbox"/>	4 <sup>th</sup> Payment <input type="text"/>
	Other <input type="checkbox"/>	Please provide details <input type="text"/>
Expected date of completion of property	<input type="text"/>	

## 7. Details of your new property

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

Property address & location	<input type="text" value="DUBAI UNITED ARAB EMIRATES"/>		
Property Details:	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/> (If a leasehold apartment a block insurance policy is required)	Term of Lease remaining <input type="text"/>
	Detached villa <input type="checkbox"/>	Semi-detached villa <input type="checkbox"/>	Townhouse <input type="checkbox"/>
	Apartment <input type="checkbox"/>	Total in tower <input type="text"/>	No of floors <input type="text"/>
	No of bedrooms <input type="text"/>	No of bathrooms <input type="text"/>	Servants quarters <input type="text"/>
			Air conditioning – e.g. central, split <input type="text"/>
			Year property built <input type="text"/>
Who will be the registered owner(s) of the property:	Name <input type="text"/>		
(this is required to be the same as the names on the mortgage loan)	Name <input type="text"/>		
Other occupants of the property	Name <input type="text"/>	Date of birth <input type="text"/>	
	Name <input type="text"/>	Date of birth <input type="text"/>	
	Name <input type="text"/>	Date of birth <input type="text"/>	
	Name <input type="text"/>	Date of birth <input type="text"/>	
	Name <input type="text"/>	Date of birth <input type="text"/>	
	Name <input type="text"/>	Date of birth <input type="text"/>	
Will the property be your main residence	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If 'No', please specify the purpose (e.g. holiday home) <input type="text"/>	

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	
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## 9. Insurance

It is a requirement of an HSBC bank mortgage that you insure the property you have purchased, and have life assurance to protect your investment.

We can arrange this insurance for you as part of the mortgage account, and we can also provide you with life assurance that will protect all applicants in the event of one or all parties dying before the mortgage loan has been repaid.

If you have independent insurance for either the buildings or your life assurance needs 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 the bank to arrange the following insurance cover:

The full replacement cost of the property purchased ☐ Mortgage protection for all parties to the mortgage ☐

### 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

### Existing HSBC accounts

Branch		Account number									
Branch		Credit Card Account Number									
Branch		MEFCO 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		Signature	
Date		Date	