BNO Visa Mortgage FAQ 06/2024

1. **自住 Mortgage 申請條件?**
   - ✓ 有 Permanent Job (Part Time or Full Time 1 Month +), Self-Employ (1 年以上), Agent 工(1 年以上), Fixed Term Contract (1 年以上), Hong Kong Income (6 Months 以上)
   - ✓ Fair Credit Score (一般到埗後工 3 個月可以申請)
   - ✓ 25% Deposit / 10% Deposit (到步英國 1 年以上)
   - ✓ Maximum Loan 大概可以借到你年薪的 4 到 4.5 倍 請聯系 EC Mortgage 免費幫你計下

   But To Let Mortgage 申請條件?

2024 年 4 月起 EC Mortgage 接受所有到步英國 3 個月以上 BNO Visa holder 申請 BTL Mortgage

無入息要求 無年齡要求 適合退休人士 First Time Buyer
您可以借到的金額取決於租金

2. **剛到埗如果增加 Credit Score?**
   - 申請水電媒 Direct Debit
   - 申請 Mobile Phone, Broadband Direct Debit
   - 登記做選民 (Electoral Roll)
   - 實際上 Fair 的信用評分(credit score)足以申請 Mortgage

3. **Zero Hour Working Contract, Agent 工可以申請嗎?**
   如附合以下條件可以:
   - 同一僱主工作 1 年以上
     或
   - 同一僱主不足 1 年, 但有 2 年以上有關工作經驗
     (香港工作可以計算在內)

4. **Gift Deposit 可以嗎?**
    - 可以但一般只接受近親

4a. Deposit 要求

為遵守 UK Money Laundering 要求，Deposit 需要提供記錄(proof of deposit)。

Example: Latest 3 Months HK or UK Share Dealing Account Statemen, Completion Statement, HK/UK Saving Account Statement etc

5. **申請 Mortgage 需要什麼資料?**
    - ✓ 3 Months Bank Statements
    - ✓ 3 Months Payslip 或 Latest Payslip & Contract
    - ✓ Self-Employ (SA302 + tax year overview) Not Sure? 請聯繫我們
    - ✓ 填好 EC Mortgage Online Application
    - ✓ 客戶 ID (Passport)

6. 批出 DIP 時間?
    - ➢ 全部資料收齊後, 我們公司 Mortgage Advisor 會處理客戶文件, 處理後**一般 2 個工作日**內會給客 Mortgage Recommendation- 包括利息, 每月供款. 如客戶滿意後可以出 DIP

7. DIP 是什麼?
    - ➢ Decision in Principle 亦即按揭意向書

銀行會根據基本信息- 如收入, Credit Score 進行初步平估
如客成功取到 DIP, 亦即表示通過初步平估
DIP 也會提供貸款金額.

除了 Mortgage Broker，EC Mortgage 還可以安排廣東話律師和全英的 L2 L3 Home Survey。

Contact Us By Whatsapp Or Phone

Chun Him Yeung (Samuel)

+447575377575 (English & Cantonese)

Sales & Development Manager

EC Mortgage Solution Limited (FCA Registered Number is 974789)

買樓流程

➡️搵Mortgage broker ➡️ Fact Find ➡️ Tell Broker Your Budget & Expectation

➡️Broker Apply DIP（預批）➡️ DIP Obtained

➡️搵樓 睇中就出offer

➡️搵律師 （EC Mortgage可以安排）

➡️Surveyor驗樓（optional EC Mortgage可以安排)

➡️exchange(通常completion 1周前 or Within 1 Month For New Built）

➡️ Completion

EC mortgages 英國按揭易

Rate Is For Reference Only
Lender Fees May Apply

BNO/HK Investor Mortgage Rates
Rates Correct As At
03/06/2024
BOE 5.25%

Please Note Rate Is For Reference Only
Lender Fees Apply

BNO Buy To Live Range

Product	Lender Fees Apply	**Initial Rate**
2 Years Fixed Rate	60%	4.98%
2 Years Fixed Rate	75%	5.08%
2Years Fixed Rate	90%	5.99%
5 Years Fixed Rate	60%	4.33%
5 Years Fixed Rate	75%	4.44%
5 Years Fixed Rate	90%	5.39%
Tracker Rate	60%	BOE+0.23%
Tracker Rate	75%	BOE+0.33%
HK Resident/Foreign Income Buy To Live Range		
2 Years Fixed Rate	70%	5.68%
2 Years Fixed Rate	80%	5.78%
5 Years Fixed Rate	70%	5.32%
5 Years Fixed Rate	80%	5.42%
Tracker Rate	70%	BOE+1.35%
Tracker Rate	80%	BOE+1.45%
BNO Buy To let Range		
2 Years Fixed Rate (No Income, In UK 3 Months+)	60%-75%	4.9%-5.55% (Depends On Rent)
2Years Fixed Rate (Lived In UK For 3 Years+)	60%-75%	5.39%-5.59% (Depends On Rent)
5 Years Fixed Rate (Lived In UK For 3 Years+)	60%-75%	4.74%-4.89% (Depends On Rent)
HK Resident Investor Buy To let Range		
5 Years Fixed Rate (No Income)	75%	6.99%
2 Years Fixed Rate	60%-75%	5.72%-5.92%
5 Years Fixed Rate	60%-75%	5.31-5.56%
Tracker	60%-75%	BOE+1.39% / BOE+1.59%