

## SPECIALIST MORTGAGES

# High risk initial summary

Due to a high-risk jurisdiction being involved with this application, HTB require further information to review and make a decision.

Please ensure that the information provided below is as detailed as possible, to ensure that HTB can make an informed decision and request the relevant documentation. Further queries or documentation may still be requested throughout the process.

If any of the source of wealth or source of funds relate to an individual not party to the loan, we will require the below completed for them also.

Once completed, please return to [specialistmortgages@htb.co.uk](mailto:specialistmortgages@htb.co.uk) with your application reference included.

### BORROWER 1

#### PERSONAL DETAILS

Full name:

Date of birth:

Country of residence:

Nationality  
(as detailed on passport):

### BORROWER 2

#### PERSONAL DETAILS

Full name:

Date of birth:

Country of residence:

Nationality  
(as detailed on passport):

### DOES YOUR EMPLOYER/SELF-EMPLOYMENT COMPANY HAVE AN ONLINE PRESENCE?

Please provide links to the relevant webpage (links to a linkedin page are not taken into consideration).

### DO YOU OWN ANY OTHER COMPANIES OVERSEAS?

If so, please confirm their name, the country they are registered and the nature of these business'

### IF YOUR NATIONALITY IS DIFFERENT TO YOUR COUNTRY OF RESIDENCE, PLEASE CONFIRM WHAT TIES YOU HAVE TO YOUR COUNTRY OF NATIONALITY, FINANCIAL AND/OR PERSONAL

(If you are residing in the uk, please confirm the details of your visa or if you have permanent rights to reside).

## BORROWER 1

## BORROWER 2

**PLEASE CONFIRM IF YOU HAVE A UK BANK ACCOUNT AND PROVIDE THE NAME OF THE BANK?**

If none, confirm date account was applied for and provide the name of the bank.

**FOR FIRST TIME INVESTORS IN THE UK ONLY**

What is the reason you are looking to invest in the UK?

**WHAT IS THE SPECIFIC SOURCE OF FUNDS FOR THE SECURITY('S) BEING PRESENTED TO HTB?\***

Please include any information surrounding if the borrower made any international transfers for the mortgage deposit that exceed typical legal limits for cross-border transfers in their country of residence (e.g., over \$50,000 USD or equivalent).

Please provide a breakdown of any source of funds being used for the deposit (including original purchase funds) where acquired. Consider:

- ▶ Savings - what is the source of these.
- ▶ Any family wealth, including inheritance – we will need to know the source of wealth behind these.
- ▶ Any connection to a high-risk industry? (oil & gas, cash intensive, gold, construction) and employment status to these.
- ▶ Any current or past ownership to any overseas companies or investments.

\* Breakdown of how they have accumulated this.

## Source of wealth attestation

Please complete the below and provide detailed explanation for how your wealth was accumulated in boxes provided.

**\*\*\*Each applicant named on the finance application must complete their own Statement of Wealth form. It must not be completed by a representative or intermediary.\*\*\***

A Statement of Wealth describes the activities that have generated your overall net worth as an individual. Hampshire Trust Bank plc has a regulatory requirement to verify the applicant's source of funds. A declaration of Statement of Wealth should be completed by each Applicant. Please provide a written summary below as to how you have accumulated your wealth to date. Examples could include but are not limited to:

- ▶ **Property:** how and when was it acquired? For example, if you have purchased a property please confirm the source of funds and how they were derived (such as savings from employment, mortgage, a gift from family etc).
- ▶ **Salary:** if accumulated salary is your source of wealth, please provide additional details such as your employment history and any details of bonus payments/commission which have contributed to your wealth.
- ▶ **Inheritance:** please confirm who the inheritance came from, their relationship to you, date of inheritance and the amount.
- ▶ **Business:** details on the business, percentage ownership and commentary on the overall performance of the business. Please include details of any businesses that have been sold that contributed to your overall wealth.
- ▶ **Other:** please include any other sources not covered above which may include investments, dividends, and family wealth/gifts.

Please note supporting documentary evidence may be required on a case by case basis

BORROWER 1	BORROWER 2
Name:	Name:
Home contact number:	Home contact number:
Mobile number:	Mobile number:
Email address:	Email address:
EXPLANATION:	EXPLANATION:

### DECLARATION AND SIGNATURE

I understand that the information I have supplied is covered by the full provisions of the terms and conditions governing my accounts held with Hampshire Trust Bank plc (The Bank), which set out how The Bank may use and share this information. I acknowledge that the information contained in this form along with any other supporting documentary evidence supplied may be provided to the relevant authorities.

**I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.**

Signed:	Signed:
Date:	Date: