

## Documentation Requirements

### All applicants

Document type	Description
<b>Annual mortgage statement</b>	For homeowners we require a copy of the latest annual mortgage statement. If the client has any residential investment properties, we require the latest annual mortgage statement for each property.
<b>Bank statements</b>	Latest 3 months' personal bank statements for the main bank account which is used for income and expenditure for each applicant (if different bank accounts are used for income and expenditure, please provide both). We may require the latest 6 months' personal bank statements for self-employed applicants.
<b>Credit card statements</b>	Latest 3 months' credit card statements for each active credit card (used within the last 3 months).
<b>Credit report</b>	Credit report within the last 30 days of submitting the application. Please refer to the section below for a list of acceptable reports. If there are any credit issues i.e. defaults, arrears, missed payments, CCJ's within the report, please discuss these with your BDM prior to submission of the application.
<b>School fees invoice</b>	Invoices for each child dependant covering the latest academic year.
<b>Tenancy agreement</b>	For applicants who are renting, we require a copy of the latest tenancy agreement. If the client has any residential investment properties, we require the latest tenancy agreement for each property.

### Credit report

Loaction	Links
<b>Bahrain</b>	<a href="#">Home Services Portal</a>
<b>Kuwait</b>	<a href="#">Credit Information Network Co</a>
<b>Qatar</b>	<a href="#">Qatar Credit Bureau</a>   <a href="#">Consumer Credit Report</a>
<b>UAE</b>	<a href="#">Credit Report</a>   <a href="#">Al Etihad Credit Bureau</a>
<b>Kingdom of Saudi Arabia (KSA)</b>	<a href="#">Simah</a>   <a href="#">The Credit</a>
<b>United Kingdom</b> (mandatory for UK expats)	<a href="#">Statutory Credit Report</a>   <a href="#">Experian</a> <a href="#">Equifax Statutory Credit Report</a>   <a href="#">Equifax UK</a>

For Intermediaries only.

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## Employed applicants

In addition to the requirements for **all applicants**, we require:

- Latest 3 months' payslips or letter from the employer (sometimes referred to as a salary certificate)
- 3 months' Manpower Certificate – clients will only have this if they are resident in Kuwait and are employed in the private sector
- Latest 3 years' proof of bonus payments (if any) evidenced by payslips or a letter from the employer
- Letter from the employer for any overtime and commission received detailing payments received in the last 3 years

## Self-employed applicants

In addition to the requirements for **all applicants**, we require:

- The latest 3 years' audited accounts, with the accountant's letter confirming the salary and dividend that has been drawn for each year (we will not consider retained profits or net profits or any director loans)
- Latest 3 months' business bank statements of main account(s) where both business income and expenditure are shown

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