



**We  
care  
about  
here**

# A guide to your mortgage application

## Helping you put your mortgage in place

When you're applying for a mortgage, you want everything to be as straightforward as possible.

Your professional adviser can tell you everything you need to know about our mortgages. We'll provide them with all the support required to secure your mortgage as quickly as possible.

### **We're here for you**

Our mortgage service is about more than the rate we offer. It's also about customer service. We treat our customers as people, not account numbers. Which means we're always there for you, ready to help.

### **We've got the knowledge you need**

With more than 175 years of experience behind us, we provide a wide range of banking services in the UK.

We take pride in being a bank that's big enough to provide you with a wide range of products but small enough to offer a more personal service.

When it comes to know-how, you don't have to look any further.

**Continued overleaf...**

## Here's what we need from you

There's certain information we'll need for your mortgage application. To make it easier and quicker for you to provide it, here's a simple checklist:

- Your bank details
- Details of your gross annual income
- Your most recent P60 (the summary of your pay and the tax that's been deducted from it)
- Your last two months' salary slips or the last three years' accounts if you're self employed
- Details of outstanding loans, including personal loans, car finance and credit cards
- ID – something like a driving licence or a passport. We may accept other documents, please ask your adviser to check with us for the most up-to-date information
- Three months' bank statements showing your monthly salary
- A utility bill issued within the last three months showing your current address – unless you're on the Electoral Roll.

In more complex cases we may need to ask you for more information – we'll do this through your professional adviser.

## What happens next:

1. Recommendation. Your adviser recommends a mortgage from Clydesdale Bank and sends your application to us.
2. Processing. We begin processing your application. Your adviser will contact you if we need any more information.
3. Valuation. We arrange for the property to be valued. If a valuation fee applies, it will be taken from the card details you provided on the application form prior to instruction. Our valuer may contact you directly.
4. Approval. Once your mortgage is approved, we'll send a copy of the offer to your adviser, your solicitor and you. Your solicitor will then complete the legal work. If you are re-mortgaging, the Bank's preferred solicitor, Optima, will contact you to confirm some details.
5. Completion. Once the legal work is complete, we'll send the mortgage funds to your solicitor on the date they've requested. We'll then write to you to confirm your mortgage has started and make sure you have the payment details.

## Make your move

Thank you for considering Clydesdale Bank for your mortgage application. Your adviser will be happy to help if you need more information or have any questions.

**All loans are subject to status and applicants must be aged 18 years or over. Security is required.  
Not available for business purposes.**

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