

A typical scenario, and what we could deliver.

# Residential... returning to the UK with no credit track record

## WHO'S THE CUSTOMER?

A professionally successful married couple working in the banking sector who have lived and worked abroad for a considerable number of years.

## WHAT'S THEIR SITUATION?

After much deliberation of a new opportunity, they decide they want to return to the UK. They had secured transfers from the bank they are employed with, ready to make the move back home.

## WHAT PROBLEMS EXIST?

Most lenders would carry out a credit score, yet the couple would not be able to pass this as they had no credit history in the UK. A major stumbling block in the process.

## HERE'S HOW WE COULD HELP...

We're unable to accept foreign monies. However, we would have a solution.

If one of the parents provided a 'gifted deposit' on the understanding that this would be repaid once the couple had tied up all their finances from abroad and the monies were transferred back into the UK, then we could proceed.

We'd take a holistic approach to lending and take a positive view on the couples established careers along with their close family ties.

We'd help the couple put an offer on a property within weeks of arriving in the UK. This would allow them to be in residence quickly and settle in to their life back home smoothly.

**We've helped customers in this situation before. If this sounds familiar or any details match one of your client's situation... we may be able to help.**



We individually assess and approach applications.



We offer a manual underwriting process, no credit score involved.



A flexible view on merits of all cases - we're very accommodating.



We provide clear, fair and transparent charges for all cases.



Many types of income are considered when assessing affordability.

**Contact our Business Development Managers, we're here to help.**

Jean Errington  07483 310314  [jerrington@harpendenbs.co.uk](mailto:jerrington@harpendenbs.co.uk)

Graeme Aitken  07483 310334  [gaitken@harpendenbs.co.uk](mailto:gaitken@harpendenbs.co.uk)

 [www.harpendenbs.co.uk/intermediaries](http://www.harpendenbs.co.uk/intermediaries)