

RESIDENTIAL MORTGAGES

LOANS FOR FOREIGN NATIONALS

UK property holds plenty of appeal for non-UK nationals but it doesn't always make sense to bring all of your money into the country to enable you to buy outright for cash. With low mortgage rates, there is a strong argument for getting a mortgage rather than ploughing all your savings into UK property.

This is where we can help. SPF Private Clients has extensive expertise in assisting non-UK nationals find a competitive mortgage. We have arranged UK mortgages for clients from all over the world, including the US, Russia, Africa and the Far East, whether or not they were resident in the UK. In order to select the most appropriate lender for your particular circumstances, we will need to know your nationality, country of residence, income structure and worldwide assets.

We have access to a broad range of lenders, so can cater for many circumstances and eventualities. We can also structure your mortgage to reduce your tax exposure and liabilities, or arrange a mortgage in alternative currencies from sterling.

SPF has access to many UK and international banks, which are equipped to deal with international investment into property in the UK and loans for foreign nationals, at competitive rates. We know which banks are most likely to lend to you without charging a premium, saving you time, effort and money, and ultimately ensuring your application is successful.

Because we are familiar with working with non-UK nationals, we are also sympathetic to different time zones, working with you to suit your particular circumstances. We can arrange conference calls or meetings to accommodate your location or the time difference, or liaise with lenders on your behalf, making it easier for those in a different time zone. If you are not familiar with mortgages in the UK or the process for applying for a loan, we can take away the hassle factor for you, guiding you through the application from start to finish.

For more information please contact:

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PRIVATE
CLIENTS

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. A fee of up to 1% of the loan amount is payable. For example, if we arrange a loan of £100,000 the fee could be £1,000. The exact fee charged will depend on the amount of work undertaken.



SPF Private Clients Limited is authorised and regulated by the Financial Conduct Authority (FCA).
The FCA does not regulate some forms of buy-to-let, overseas and commercial mortgages.