



Application process guide

Please find out if the client has a current account with Nomo.

If the client has a Nomo current account

If **yes**, you can complete and submit the client's financial application via the portal, you must use the same email address registered with Nomo application form will ask for information in the following categories:

- *Property finance type
- Applicant's details
- Applicant's income
- Applicant's expenses
- Applicant's property finance needs
- About the property
- Contacts
- Your details (broker)*

Upon submission: please inform client(s) that they will receive a notification to review and approve the application in the app. After which the application will be picked up by Property Finance Team at Nomo.

If the client does not have a current account with Nomo

Ask the client to download the Nomo app and complete the account opening process. Qatar, Bahrain or Oman clients to select Saudi as country of residence. Once the account is approved, you can submit the application. The application form will ask for information in the following categories:

- *Property finance type
- Applicant's details
- Applicant's income
- Applicant's expenses
- Applicant's property finance needs
- About the property
- Contacts
- Your details (broker)*

Upon submission: please inform client(s) that they will receive a notification to review and approve the application in the app.

For Intermediaries only.

T&Cs apply. Nomo accounts are not currently available to UK residents. Your property may be at risk if you do not keep up with payments. Properties in England and Wales only. Nomo by Bank of London and The Middle East plc ("BLME") is a trading name of BLME. BLME is registered in England and Wales (no. 05897786), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. BLME's Financial Services Register number is 464292 and registered office is at 20 Churchill Place, Canary Wharf, London E14 5HJ, United Kingdom.

Activating Nomo Bank Account

The client must complete a series of steps, which include downloading the app, verifying their phone number, performing a security check, and creating a passcode for login. If the steps are not followed correctly, it can cause technical issues and delay the application until the correct actions are taken.

Please note: after you submit the application, client(s) can't claim/activate an account by **'register'** or **'sign-in'** via the Nomo app. Please ask the client not to download the app until they complete KYC checks and receive a **'claim account'** email as follows:

1. Client and broker will receive first email to upload passport photo and selfie via link – **client should reply.**
2. Client and broker will receive second email requesting POA – **client or broker can reply if it hasn't been provided via application submission, please note that we will only accept actual photo's of the POA, not scanned copies, or photos of the scanned copies.**

Once the above stages are completed, and KYC requirements are completed, the client will receive an email to activate/claim a Nomo account which they need to do from their **mobile device only** and complete the following steps:

1. Client should click on **"activate your account button/link"**
2. Download Nomo app from App Store or Google Play and follow steps in app
Please note: once client downloads the app, client should go back to the activation email and click on the activation button to be able to see the steps below.

ACTIVATION BUTTON LINK SHOULD DIRECT THE CLIENT STRAIGHT TO THE FOLLOWING STEPS:

- A** Verify phone number with code sent via SMS. Client must enter the mobile number that's registered on the system to be able to receive the 6-digit code.
- B** Security check to confirm passport expiry date
- C** Create a new 6 digit passcode – this passcode will be used to enter the app and access Nomo account
- D** Continue to 'sign-in'
- E** 'Already with Nomo? Sign in.' Please **do not click on 'open account now'** because the client already has one
- F** To log in, client must enter the email address that's been registered on the system
- G** Enter the 6-digit passcode to log in

Property finance team will request the documents, please refer to our [packaging requirements/checklist](#) to send to the underwriters.

- Once the case has been fully underwritten a valuation is instructed, received and reviewed
- Offer is generated and sent to the client via docusign and a copy is sent to the broker
- Upon signing the offer, the client needs to pay the ARR fee and banks costs (if applicable) into the Nomo current account
- Legals are instructed
- Case completion
- Proc fee invoice is sent in by broker and Proc fee is paid

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Common issues

SPV's

Before applying for SPV applications, please ensure you have the TIN UTR number and the company's business bank account details. KYC on the SPV will be conducted after the Client's account is approved,

Acceptable verification documents

Kuwait

- First hand front and back side pictures of valid Kuwait Civil ID card (no scans, Digital ID or secondary images can be accepted)
- Utility bills dated within the last 3 months showing your name and full residential address (English)
- Bank statements dated within the last 3 months showing your name and full residential address

UAE

- First hand front and back sides pictures of valid Emirates ID card (no scans, Digital ID or secondary images can be accepted. Alos, one of the below in addition to EID)
- Copy of valid Tenancy agreement for Dubai, Abu Dhabi or Sharjah. Utility bills dated within the last 3 months showing your name and full residential address
- Letter from employer confirming full residential address
- Signed letter from sponsor confirming residential address and the sponsor's proof of address (must be one of the documents above)

KSA

- National Address Verification extract in your name, dated within the last 3 months

Bahrain

- Smart Card printout
- Utility bills dated within the last 3 months showing the name and full residential address
- Front and back first hand pictures of valid drivers licence showing full residential address

Qatar

- Qatari ID card display residential address (in Arabic) on the back
- Qatar National Address Certificate (available via digital ID login)
- Utility bills dated within the last 3 months showing the name and full residential address

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