



This document is designed to provide you with an overview of all information and documents that Nomo require to consider a request for a loan for either the purchase of a residential property, buy-to-let property or a refinance of an existing loan facility. Please ensure you have provided all the required information and documentation as you submit your application into our broker portal.

All Applicants

Required Information	Additional Information
Completed Application Form	Please ensure you complete the application form via our broker portal with all the required information.
Bank Statements	Please provide the customers' previous three months' worth of bank statements for all accounts in all domiciled countries (including United Kingdom). If rental income is received, please provide the previous six months' worth of bank statements.
Personal Credit Report	<p>Please provide a credit report for the customer for all previous domiciled countries within the previous six years. A list of credit bureaus can be found below:</p> <ul style="list-style-type: none">• UAE – Al Etihad Credit Bureau (AECB)• Bahrain – Kingdom of Bahrain Portal• Kuwait – Ci-Net Credit Bureau• Saudia Arabia – The Saudi Credit Bureau (SIMAH)• Qatar – Qatar Credit Bureau• United Kingdom – Experian/Equifax <p>Please note credit reports should be dated within 30 days of application.</p> <p>If you are unable to provide a credit report for a previous domiciled country, please provide a screenshot of the error message received.</p>
Employment Details Only applicable if employed.	Please provide employment payslips for the previous three months OR a reference from the employer. Please also provide two years evidence of bonus/commission if this has been received.
Self-Employment Details Only applicable if self-employed.	Please provide business bank statements for the previous six months and audited accounts which shows salary/dividends. For the audited accounts, if the customer has been self-employed for over five years, then two years of accounts can be provided. Otherwise, three years of accounts can be provided. If the audited accounts, do not contain details of the applicant's salary or dividends, then a reference from an independent and certified accountant should be provided in addition. The accountant should hold an internationally recognised qualification i.e. ACCA or CIMA.
Financial Dependents	Please provide all information on the customers financial dependents including name, age and relation.

Required Information	Additional Information
Tenancy Agreements for Rental Properties	If the customer resides in a rental property, please provide tenancy agreements and evidence on the abovementioned bank statements showing the rent for the previous three months. If the customers' employer pays the rent, then evidence is required by way of a letter from the employer or their employment contract.
Owned Main Residence	If the customer owns their main residence, please provide evidence of ownership. For example, deeds which shows the ownership of the property.
Existing Liabilities	Please provide credit card statements for the previous three months for all existing credit cards. Please provide the latest annual mortgage statements for all existing mortgaged properties that the customer owns.
Deposit If property purchase only.	Please confirm the source of the funds provided for the deposit on the property.
Completion Date	Please provide a date of completion that the funds are required i.e. the completion date of the property or the date the existing mortgage expires.

Affordability Details

Required Information	Additional Information
Expenditure	Please provide a breakdown of essential and non-essential expenditure via the application.
School Fees	If the customer pays for school fees, please provide a copy of invoices or a fee schedule for the whole academic year. If the school fees are paid directly via the customer's employer, then please provide evidence by way of a letter from the employer.
Rental Income	Please provide assured shorthold tenancy (AST) agreements for the previous three years alongside the abovementioned six months' worth of bank statements.
All Other Income	Please provide appropriate evidence of all other income including government income.

New Build Property Purchases Only

Required Information	Additional Information
Completion Date	Please provide evidence from the developer of the date of when the property will be completed.
Other Information	Please provide CML disclosure and floor plans for the property.



Refinance Details Only

Required Information	Additional Information
Outstanding Finance	Please provide confirmation on the outstanding finance on the property.
Existing Lender	Please provide the name of the existing lender.
Latest Annual Statement	Please provide a copy of the latest annual statement from the existing lender.
Existing Loan Maturity	Please provide the date the existing loan is expiring and requires refinancing on. Please also confirm whether any early repayment charges are payable.
Other Information	If more finance has been requested than the current outstanding amount, please confirm the purpose of the additional funds. If less finance has been requested than the current outstanding amount, please confirm the source of funds for the partial redemption.

SPV Only

Required Information	Additional Information
Bank Statements	Please provide the latest three months of bank statements for the SPV or if newly formed, confirmation of account opening.
Financial Accounts	Please provide the latest three years' of the SPV's financial accounts.

All documentation is required to be provided in English though it is not required to be translated by an official translation company. Please provide the original documentation and the translated documentation.

Please note you are not required to certify any documentation.

Please note that we cannot accept dual representation for solicitors. We require the customer to have their own solicitor, and the bank will appoint their own. Please ensure the customers' solicitor is SRA registered and able to advise on Shariah finance. If the customer does not have a solicitor, the bank is happy to provide a range of suitable firms.

