

If you are planning on purchasing or remortgaging a property, our preferred supplier, Lloyds TSB, may be able to help you.

Lloyds TSB has been a trusted name in banking since 1765. Today, Lloyds TSB Bank plc is one of the largest and most respected banks in the world. Backed by the resources and expertise of a Group that employs around 70,000 people worldwide and has assets of more than £353 billion, you can be sure that you will be well looked after.

Your Halstead Global Services Move Consultant will assist you with completing the attached documents required to discover if the Lloyds TSB program is right for you.

- **Step 1: Check your country CPI score (country you are resident in at time of application)**

For countries scoring 5.0 or above, proceed to Step 2: check score via [www.transparency.org/policy\\_research/surveys\\_indices/cpi/2008](http://www.transparency.org/policy_research/surveys_indices/cpi/2008)

- **Step 2: Confirm your affordability**

A Halstead Move Consultant will assess how much you can borrow in relation to your income.

Lloyds TSB lending limits are normally the following:

- 5 times individual or joint gross income.
- Financial commitments should not exceed 50% of your net income.
- 50% - 60% (depending on the State) of the purchase price/valuation of the property you are looking to buy.

However, in circumstances where the property value is greater than US \$1M you may request a 70% Loan to Value if your assets and income are strong.

- **Step 3: Decision in Principal (or Pre-Approval)**

Complete the Lloyds TSB International Mortgage Service Application Form and return to your Halstead Move Consultant (please complete in full, leave no cell blank - either mark 'not applicable' or strike through where appropriate).

We will send completed forms to our Lloyds TSB representative and get back to you within 1-2 weeks with your Decision in Principal amount or reason for decline.

- **Step 4: Loan Application**

Upon issue of Lloyds TSB Decision in Principal, we will refer you to a member of the Lloyds TSB International Mortgage team to assist you with collecting the necessary supporting documentation needed to obtain your loan commitment.

To reach a Halstead Move Consultant, contact Victoria Gulla at [vgulla@halstead.com](mailto:vgulla@halstead.com) or 212.381.6523.

To fax completed information to Halstead Global Services: 212.381.6595

Mortgages are provided by Lloyds TSB Bank plc offices in Hong Kong, Singapore and Malaysia. Lending is based on Lloyds TSB's understanding of current law and tax authority practice. Nationals of some countries are not permitted to borrow, and it is your responsibility to ensure you comply with the relevant laws.

Legislation or regulations in your home jurisdiction may prohibit you from entering into such a transaction with Lloyds TSB. Lloyds TSB reserves the right to make final determination on whether you are eligible for any products or services.

Residents or Nationals of certain jurisdictions may be subject to exchange controls and should seek independent advice before entering into any transactions with Lloyds TSB.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. Lending is at Lloyds TSB's discretion and you must be 18 or over to apply. Security will be required.

Applicant's name: \_\_\_\_\_

Please complete the boxes below and return to Global Services. Fax 212.381.6595

**CURRENT LIABILITIES:**

Current OUTSTANDING balance of all Existing Property(s)  
(excluding amounts to be re-financed)

Amount of new money required for either; (A) New Purchase   
(B) Re-Finance of Existing Property

Total Amount of Liability  A

MONTHLY

ANNUALLY

INCOME STATEMENTS: Gross Basic Salary    
Gross Commission Income

Housing Allowance    
(if not included in Salary)

Gross Rental Income

If you are Self Employed:  
Director Remuneration    
Dividend / Profit Sharing

Other Monthly Income

Total Annual Income  B

Total Amount of Liability / Annual Income  This is your affordability multiplier (C.)

**Part II - INCOME & EXPENDITURE:**

INCOME: Net Monthly Income   
Monthly Rental Income

Total Monthly Income  D

EXPENDITURE: Existing Monthly Mortgage Payment(s)

New Mortgage Payment

*For new mortgage payments, visit the Loan Calculator at: [http://www.lloydstsb-asia.com/product/mortgage\\_cal.asp](http://www.lloydstsb-asia.com/product/mortgage_cal.asp) to calculate potential mortgage payment.*

Monthly Payments for Loans / Credit cards   
Total Monthly Expenditure   
Total Amount of Expenditure / Income  E

This tells us how much of your monthly income will be used to service your debts.

As a rule, Lloyds TSB International Mortgage Service will only lend up to 5x's an applicant's income.



## 2 Statement of Income and Expenditure

### Income / receipts

#### Per month

Currency:	1st Customer	2nd Customer
<b>Gross</b> basic salary		
<b>Gross</b> commission income		
Housing allowance (if not included in salary above)		
<b>Gross</b> rental income		
For self employed: Director remuneration		
Dividend / profit sharing		
Other income		

If other, please state type: \_\_\_\_\_

Bonus received within the last 2 years: (1st Customer)

1 (most recent) \_\_\_\_\_ 2 \_\_\_\_\_

### Expenditure / outgoings

#### Per month

	1st Customer	2nd Customer
<b>Income tax</b>		
Rent/mortgage of primary residence		
Other bank loans repayment		
Credit card repayment		
Living expenses		
Other financial commitments eg. alimony		

Bonus received within the last 2 years: (2nd Customer)

1 (most recent) \_\_\_\_\_ 2 \_\_\_\_\_

## 3 Statement of Assets and Liabilities

Property Owned (if any)	Purchase Price	Estimated Current Value	Current Loan Balance	Monthly Repayment	Monthly Income

	Currency	Amount
Deposit		
Investment		
Pension		

	Currency	Amount
Loan Outstanding		
Credit Card Outstanding		

## 4 Property Details

If more than one property please use an additional page

### Purpose of Loan

Purchase  Re-mortgage  Further Advance

If for Further Advance, purpose? \_\_\_\_\_

Address (if not known, please state country and region):  
\_\_\_\_\_  
\_\_\_\_\_

### Property Usage:

Owner Occupation  Investment  Holiday Home   
(Hong Kong / Singapore)

Proposed borrower: \_\_\_\_\_

Proposed guarantor: \_\_\_\_\_

Proposed legal owner: \_\_\_\_\_

Purchase Price / Present Market Value	Loan Required:	
	Currency	Amount
_____	_____	_____

Do you require a multi-currency option?\* Yes  No

If yes, please state your preference\* (max 4)

1 \_\_\_\_\_ 2 \_\_\_\_\_  
3 \_\_\_\_\_ 4 \_\_\_\_\_

Loan term requested: \_\_\_\_\_ years

Preferred repayment mode: Capital & Interest  Interest Only

Estimated property completion or closing date: \_\_\_\_\_

\*Please refer to our International Mortgage Service brochure and Terms and Conditions for details

Access details for property valuation:		
Contact:	Tel:	email:
Solicitor - Lloyds TSB Bank plc to arrange:    Yes <input type="checkbox"/> No <input type="checkbox"/> If no, please give details.		
Firm:		
Contact:	Tel:	email:

Please use this space to give additional information in support of your application:

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How did you hear about this service?

The personal data called for in the Loan Application Form is required in order that Lloyds TSB Bank plc ("the Bank") can assess a request for a loan. The failure to provide such information in full may result in the loan application being declined. The information will only be used by the Bank and or related companies. We may contact you with information about other products and services provided by the Bank and our related companies. If you do not wish to receive such information, please write to the Personal Data Manager. You are entitled to request details of your personal data held by the Bank and ask for corrections to be made to any inaccurate data. You should contact the Personal Data Manager at the following address: Lloyds TSB Bank plc, Suites 3901 - 04, Two Exchange Square, Central, Hong Kong

I/We certify that the information given overleaf and above is true and correct and authorise Lloyds TSB Bank plc to verify the details from any source necessary.

Signature of 1st customer

_____
Date:

Signature of 2nd customer

_____
Date:

Please submit your completed application form to one of the following addresses, and we will provide you with a lending decision. Upon your acceptance of our lending decision we will require you to submit supporting documentation in order to verify the information submitted in your application.

Lloyds TSB Bank plc (Hong Kong Branch)	Lloyds TSB Bank plc (Singapore Branch)	Lloyds TSB Bank plc (Kuala Lumpur Marketing Office)	Lloyds TSB Bank plc (Labuan Branch)
Restricted License Bank Suites 3901-04, Two Exchange Square, Central, Hong Kong.	1 Temasek Avenue #18-01 Millenia Tower, Singapore 039192.	Suite 10.02, 10th Floor, Menara Keck Seng, 203 Jalan Bukit Bintang, 55100 Kuala Lumpur, Malaysia	Licensed Offshore Bank No.970060C Level 6(G), Main Office Tower, Financial Park Labuan Complex, Jalan Merdeka, 87000 F.T. Labuan, Malaysia
Tel: (852) 2847 3188 Fax: (852) 2868 4733 Email: <a href="mailto:ims@lloydstsb.com.hk">ims@lloydstsb.com.hk</a>	Tel: (65) 6226 5965 Fax: (65) 6532 2493 Email: <a href="mailto:ims@lloydstsb.com.sg">ims@lloydstsb.com.sg</a>	Tel: (603) 2142 7277 Fax: (603) 2142 7077 Email: <a href="mailto:ims@lloydstsb.com.my">ims@lloydstsb.com.my</a>	Tel: (6087) 418 918

For Office Use:	PDO letter sent on:	Referral Source:
Doc Cat: Account Opening Doc		Source: C/NC
Doc Type: Account Opening Form		Account Executive:
		Country of Origin:



This product and service is not available to residents or nationals of countries where not permitted by local laws or regulations. The International Mortgage Service is not applicable to certain types of properties and is subject to our being able to obtain an independent valuation. YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON MORTGAGE OR OTHER LOAN SECURED ON IT. Lending is at the Bank's discretion and you must be 18 or over to apply. Security may be required. The Bank may, before opening an account, wish to take up references or otherwise satisfy itself as to the identity and suitability of an applicant. The Bank may also at any time refuse to open or continue an account or refuse any deposit. Lending is based on our understanding of current law and tax authority practice. Nationals of some countries are not permitted to borrow and it is your responsibility to ensure you comply with relevant laws. Copies of the latest Report and Accounts of Lloyds TSB Group plc are available on request from 25 Gresham Street, London EC2V 7HN.

You are entitled to request details of your personal data held by the Bank and ask for corrections to be made to any inaccurate data. You should contact the Personal Data Manager at the following address: Lloyds TSB Bank plc, Suites 3901 - 04, Two Exchange Square, Central, Hong Kong.

Lloyds TSB Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales, number 2065. Authorised and regulated by the Financial Services Authority and a signatory to the Banking Codes. Member of the Financial Services Compensation Scheme and the Financial Ombudsman Service. Offshore PhoneBank is a registered business name of Lloyds TSB Offshore Holdings Limited.