

Bespoke enquiry form

To help our underwriters review your client's case, please complete this form.

Your case must fit our five golden rules:

- ▶ Pass our credit score
- ▶ Meet our minimum income and loan size requirements*
- ▶ Income to support the loan must be paid in GBP, EUR, USD or CHF**
- ▶ Up to 90% LTV for residential
- ▶ Must meet our standard property criteria. Please see our [criteria lookup tool](#) for more detail.

*The minimum loan size is £150,000 and the minimum income requirements are:

- ▶ **Residential:** Repayment mortgage - At least one applicant must earn £40,000.
Interest only mortgage - £50,000 for sole applicants or £75,000 for joint applicants. For joint applicants at least one applicant must earn £40,000.

** We only accept one foreign income per application from permanent or fixed term employment, including employed contractors. We don't accept self employed or any other income types.

Your client's case can go straight to AIP, with no pre submission needed, if any of the following are the only Bespoke element:

- ▶ Exclude childcare/school fees if you have evidence that they're paid by a third party
- ▶ Two years' self-employed trading history
- ▶ Change in trading status for self employed
- ▶ Loan size is less than £1.5m for Residential.

For all other cases, including a combination of the above, please complete this form.

Broker name

FCA number

Section A - Please complete this section for all enquiries.

Your applicant(s)

Applicant 1

Applicant 2

Applicant(s) surname

How old are they?

What's their income? If using a foreign currency, tell us the amount and state if it's EUR, USD or CHF

What are their outgoings?

Are they employed/self employed?

Do they have any dependents, if so how many?

The loan and property

How much do they wish to borrow?

What's the term?

What's the repayment type?

What's the transaction type? e.g. purchase/remortgage

What's the property purchase price/estimated value?

Please include below:

- ▶ Case details that require individual assessment, including reasons why.
- ▶ Details relating to income, accounts, variable pay, contracts, residential and employment status.
- ▶ Where you're using a foreign currency, that you want the foreign income converted to GBP.
- ▶ Any outgoings.
- ▶ Confirmation that the applicant has the right to live and work in the UK.
- ▶ For foreign nationals, please include their visa/right to reside status and how long they've lived in the UK.

Please complete and email this form to **bespoke@boi.com** Alternatively, please use our **[Contact Lookup](#)** or call our Bespoke Support Team on **0800 9160639*** Visit our **[Bespoke Information](#)** page

For more information, head over to boi4i.com where you can:



Find resources on our
[Working with us](#) Hub



Get answers to common
queries from our [FAQs page](#)



[Get in touch](#) with our team
for further support

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*Lines are open 9am to 5pm Monday to Friday (excluding Bank Holidays). Calls may be recorded for training and monitoring purposes. Calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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