GCC to UK mortgage checklist

Your circumstances, clearly explained.

For clients in Kuwait, the UAE, Saudi Arabia, Qatar, Bahrain and Oman preparing a UK property enquiry.

01 · You and your residence

Record residence, nationality and intended UK occupancy. Explain any planned move or change of employment.

02 · Income and commitments

List employers, businesses, currencies and variable earnings. Prepare evidence and existing borrowing details.

03 · Deposit and completion cash

Explain the source and history of funds. Keep purchase costs and contingency separate from the deposit.

04 · The property

Provide the location, price, intended use, tenure and any works. Distinguish a family home from a rental investment.

05 · Ownership and tax

Discuss the purchaser and any company structure with qualified advisers. Ask your conveyancer about purchase tax.

06 · Timing and documents

Give the actual deadline. Ask Jack which records are needed and how to share them securely; do not send sensitive documents in chat.

Residence, nationality, currency and ownership are separate lender checks. There is no universal GCC approval or deposit rule.

Sources: Skipton International · HMRC. Checked 23 September 2026.

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