



Clients who could benefit:

- UK Nationals working or residing outside the UK (expatriates)
- UK Nationals working or **residing in the UK*** who intend to move abroad within the next 12 months or who have significant assets/income in a foreign currency
- Foreign Nationals working or residing in the UK short term i.e. under 3 years
- Foreign Nationals working or residing in the UK medium to long term i.e. 3+ years
- Foreign Nationals working or living outside the UK

How clients could potentially benefit:

- Income Tax, Capital Gains Tax, Inheritance Tax savings, particularly when using an Offshore Company and / or Offshore Trust**
- Foreign Currency Mortgages (1,3,6 or 12 month Libor periods)
- Potential stamp duty mitigation when buying property **

Tips to help you identify potential clients:

- Client is looking to move abroad to live or work
- Client qualifies for NOR status (not ordinarily resident)
- Client uses non-UK passport as ID
- Client has an overseas address
- Client has offshore connections ie: companies, trusts etc registered outside the UK
- Client's income is received in a foreign currency
- Income or bonus is paid offshore
- Expat clients looking to rent out property whilst working/living abroad
- Clients are overseas investors who are also parents. They wish to purchase a property for their child (whilst being educated in the UK) and retain the property thereafter

Agreement in Principle (AIP)

An Agreement in Principle provides a full mortgage credit score facility using minimal information. It states how much they we can lend, is valid for three months and is subject to a valuation and the information supplied being correct. This is only available for mortgages in the UK.



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