

# Working with us

## Stepping you through our processes

All of our customers benefit from a unique, private banking experience so when you place a case with us, you can be assured your client will be in safe hands. We'll work with you to help your clients to get the solution that's right for them, whatever their individual situation is, subject to our customer selection criteria.

We'll handle all aspects of an application locally, in branch and you'll always have direct access to the decision makers.

Here we'll take you through the documents we need from you and what you can expect from us.

You'll find your local branch at [handelsbanken.co.uk/findmybranch](https://handelsbanken.co.uk/findmybranch)

**Before you place a case with us, you'll need to register.  
Simply scan the QR code and complete the relevant forms.**



## Application process

### After your first meeting

You'll have knowledge of your clients circumstances, needs and preferences.

You'll find our details in the 'Contact us' section, if you'd like to discuss a case with us.

With enough basic information and the case meeting our criteria, we can offer you a decision in principle and a Mortgage Illustration.

### We'll need from you

- An instruction outlining your requirements for the Mortgage Illustration/ ESIS

### You will receive from us

- Mortgage Illustration/ ESIS
- Adequate Explanations Document
- Handelsbanken Privacy Notice

### We're right for your client

Great news, we'd be delighted to take the case forward.

Our team will be on hand to handle the case.

You'll find our details in the 'Contact us' section, if you'd like to discuss a case with us.

### We'll need from you

- Your completed fact find
- Our CRA Search Authority signed by your client (we will send this via email to your client).
- All required documents to support the application
- Confirmation of what type of accounts your client wants to open with Handelsbanken.

### You will receive from us

- A requirements list, detailing all verification documents we will require to provide a credit and AML approval.

### Credit and AML processes

Once all the relevant information has been provided we'll undertake the full credit and AML assessment, and as appropriate provide an approval of your case.

### You will receive from us

- A timely turnaround (we will advise SLA on a case by case basis)
- Verbal/ written updates on progress and/or any underwriting questions raised
- Verbal/ written confirmation of the decision

### Case Approval Confirmation

Once the case has been approved we will swiftly move forward through the application process with you and your client.

### Fixed rate booking

We'll reserve any fixed rates on or before the day that we issue the mortgage application. Your client will have 14 working days to accept the rate by signing the application form.

We will arrange for your client to attend their local branch to meet a Handelsbanken colleague and satisfy any outstanding ID&V checks.

### You/ your client will receive from us

- A personalised Mortgage Illustration
- A completed mortgage application
- Additional account opening form
- Offset application (if applicable)
- Other account applications (if applicable)

### We'll need from you/ your client

- Signed application forms
- Receipt of any fees payable upon application

### Solicitor and valuer instructions

When we've received a fully completed and signed application form, we'll book any fixed rate, and instruct a valuer and the solicitor who acts on our behalf.

### You will receive from us

- Weekly updates on the case progress through to completion

### Binding mortgage offer

Upon receipt of a satisfactory valuation, once the mortgage offer is approved and we've received all the appropriate documentation, we can issue the mortgage offer letter to your client. They now have a seven day reflection period.

Your client has 180 calendar days from the date of the Mortgage Offer, to complete and draw down the funds.

### Your client will receive

- Mortgage Offer letter
- Mortgage Loan Terms and Conditions
- Mortgage Deed Terms and Conditions
- Mortgage Illustration

### Completion

Funds will be made available to draw down when your client signs and returns our Mortgage Offer, along with any other relevant documents and legal works have been completed.

### Your client will receive

- A Start of Contract letter before they make their first payment

**0.45% proc fee**

**0.25% retention fee**