

You can get **expat mortgages** and **expat remortgages** for UK residential and UK buy-to-let properties in the UK by using a reputable mortgage broker. They are available on repayment and interest-only bases, as well as with fixed, tracker and discounted mortgage rates. Mortgages are available for British expats living away from the United Kingdom and also foreign non British residents based overseas that have never lived in the UK before.

You may want an **expat mortgage** on a residential property if

1. You plan on moving back to the UK and want a property here for when you do
2. You're situated overseas but your family live in the UK and you want to buy a property for them to live in and for you when you return.
3. You plan on staying overseas but you want to purchase a house for your children to live in if they return to the UK for their university studies.

Residential mortgages are available on repayment and interest-only bases. You may want your mortgage on a repayment basis if you're purchasing a property that's going to become your residence at some point where you will live for a number of years, as you'll likely want the mortgage balance cleared by the time you retire.

Premier Expat Mortgages has been around and operating since 2008 to service the expat mortgage financing community and internationally based UK property investors. Along with UK expats looking for expat mortgages and mortgage refinancing we also service foreign nationals based outside of the UK that are looking for **international mortgage** finance for their UK property investments based all across the United Kingdom. With offices in Hong Kong and Kuala Lumpur in Malaysia we cover the Asia Pacific regional time zone. We are the longest serving **expat mortgage broker** based overseas just as our clients are expats we feel closely aligned with their same interests.

We have forged close links not only with the traditional high street mortgage lenders but also with non-bank lenders and many private banks eager to lend their mortgage funds to the highly paid expat and foreign based investor community based overseas. Our **expat mortgage lenders UK** are based in the not only in the UK but also around the world so we have a wide selection of lenders and over 75 different mortgage providers and over 100 **expat mortgage loans** to choose from. As a fully independent expat mortgage broker we are able to source mortgages from the whole of market enabling us to find the most competitive expat mortgage deals for our clients. We source and at times negotiate the most competitive expat mortgage terms available across all our lenders. We offer buy to let mortgages along with residential mortgages for clients that want to keep a base in the UK for when they return home on holiday or after their expat mortgage assignments come to an end.

As a potential mortgage client you do not have to be based in the Asia Pacific region to use our mortgage service. Many of our clients are based around the world and live in countries such as the United States, Canada, Europe, the Middle East and many more countries. Our **expat mortgage specialists** have extensive experience built up over the last 12 years of securing our clients a mortgage from our range of **international mortgage lenders** for a range of different countries so don't hesitate in getting in touch even if you have been unsuccessful with other mortgage brokers. We pride ourselves in finding solutions to the most difficult expat mortgage cases.

As a mortgage broker that focuses on serving expats and overseas foreign nationals we arrange financing for both types of clients. If you are searching for **UK mortgages for overseas residents** that are looking to return to the UK or are looking to have your own residential property that you can stay in

when returning for a holiday or vacation. There are some special terms that the lender likes to see for a UK residential mortgage which we will be happy to discuss with any potential inquiries, either from expat clients based in the UK, or overseas based international and expat clients looking for a move to the United Kingdom to live permanently. Our expat mortgage service provides unrivaled service for expats requiring an **expat loan** whilst based overseas and earning income from either a single or even multiple income sources from various currencies around the world.

If your client is looking for an Expat Residential mortgage, we have a range of lenders available our panel of **expat mortgages UK**. Our Expat Residential mortgage products from our lenders allow applicants overseas to purchase a UK residential home for their family to live in. Lending criteria and mortgage terms vary tremendously and different lenders will use their own policy to determine a maximum loan figure when calculating **mortgages for expats**. In addition to the offshore lenders, a number of UK based banks and building societies will now consider applications from British expatriates planning to purchase a home in the UK. Expatriate lenders will use income multiples, affordability and employment status before offering mortgage terms. Some mortgage lenders have strict policies and rigid lending criteria. Other lenders however are more flexible and consider individual circumstances before issuing a mortgage offer when calculating **UK expat mortgages**.

Private Banks or lenders can offer competitive **offshore mortgages** for a variety of high net worth borrowers. Private Banks are a lot more willing to consider individual financial situations and lend accordingly with a bespoke tailored product. This might mean a large mortgage amount, lending on an interest-only basis, or taking multiple income streams into consideration. We can successfully place mortgage applications for high net worth clients, regardless of how complex their financial situation is, via our network of trusted lenders. Our **overseas mortgage broker** team are experts at helping high net worth clients who might have complex incomes. This can include bonus payments, profit-sharing agreements, or income and dividends from self-employment. These circumstances may mean any income might fail to meet the criteria required by the high street banks, even though they can comfortably afford mortgage repayments. If you have assets worth over £1m or are looking to borrow more than £500,000, then a private bank could be a viable option for your **best expat mortgages**. In many cases it makes little sense for affluent individuals to tie up vast sums of personal wealth in property when it can be working harder elsewhere.

As an international property investor, it can be difficult to understand how best to leverage your current investments to scale your portfolio and how obtaining an **overseas mortgage** for buy to let portfolio can help. For example, a regular review of your assets and financial situation is essential to ensure you're maximizing the potential of your investment strategy. This is why we've introduced the independent International Mortgage team to help you shape your future investment strategy while providing an overview of **international mortgage lenders** options available to you. With years of experience in international finance, our team will offer a specific focus on international investors and the mortgage products available. Our in-person support will guarantee you have someone that understands your needs and can provide a personal experienced based on the markets you've identified. Our **international mortgage brokers** team have experience in a range of different countries and can advise based on the conditions of the market.

**WHAT RECENT CHANGES HAVE AFFECTED EXPAT MORTGAGES?**

In 2015, the UK Chancellor, George Osborne, made important changes to mortgage interest relief, restricting the tax benefit on buy-to-let mortgages. This prompted landlords to operate buy-to-let properties within a limited company framework.

The increase in demand for buy-to-let mortgages was matched by a lower demand for personal mortgages. The financial market responded by seeing a new influx of lenders who were keen to lend money for expat buy-to-let mortgages. As usual, increased competition from more players meant that new expat mortgage providers competed for business with more attractive interest rates, a wider product range and better service.

#### THINGS TO CONSIDER BEFORE APPLYING

When applying for an expat mortgage, the most important part of the process is to find the right lender who understands and specializes in expat mortgages. Find a broker who is familiar with expat mortgages and can recommend the most suitable company for your needs. Don't forget to liaise with your expat financial planner, who can also give helpful tax advice on your international income.

Through our dealings with mortgage clients requesting **overseas mortgages** we also specialize in providing expat **life insurance** as we uncover that some clients don't have the correct life insurance policies in place to cover any unforeseen event. Having the right level of **life insurance cover** is vital and we can at your request carry out a life insurance assessment whilst preparing your mortgage agreement in principle for you. Every expatriate overseas has a different set of individual circumstances that are clearly unique, and your cover will need to reflect this. For example, an accident in the family may result in higher medical costs for non-nationals depending on where you are, as will extras, such as an interpreter, if required. For global expats, it is important to arrange insurance policies that have **international life insurance** coverage that enable you to move countries without having to re-new your life insurance cover every time you move to a new destination. Always inform your insurance company if you move to a posting in a new country as the rate, level and type of cover may need adjusting. In effect, this could mean changing or updating your policy every time you move. An easier solution could be to take out a **global life policy** that can move with you, and your family wherever you are in the world. Expat Life Insurance provides a vital protection against the impact of unexpected events and should be tailor-made to reflect you and your family's needs and circumstances. We strongly recommend you consider life insurance that provides **critical illness cover** as part of the main policy.

As inner London becomes increasingly less affordable, young professionals are beginning to move to towns within commutable distance of the capital. With regards to property investment, will 2018 be the year of the commuter town or will the northern cities such as Birmingham, Manchester and Liverpool show more favorable returns than that shown of London over the past 3 years. **UK Investment Property** for overseas expatriate investors has always been a very good investment choice because of the growth potential. The London property investment market has been very popular because of the growth in the London market from overseas buyers over the last few years. We previously only covered Central London investment property as we still do but due to ever increasing demand from overseas buyers we now work with developers presenting great value investment properties in Manchester, Liverpool and Birmingham also. Our close links with developers mean that we have access to fully completed and tenanted properties ready for sale and also new build properties with completions ranging from 6 months to 18 months completion deadlines. If you are purchasing a buy to let property we can also provide property furnishing packages to rent or lease and you don't even have to set foot in

the UK as we can assist with the handover of keys and the furniture installation and set-up. The property rental market is ever growing and we work in conjunction with one of the fastest growing range of diverse developers offering great modern properties that will suit your expatriate property portfolio with their modern designs and local locations.

Other financing s areas we assist in are **secured loans**, property development loans, **bridging finance** and **commercial mortgages**. Our links with lenders can provide unique financing options for offshore expatriates and to obtain a **secured loan** on existing UK property whether that is by to let or buy to live. We currently have developed a unique relationship with a great lender offering 50% expat mortgage financing on buy to lets and buy to let portfolios with minimum underwriting and agreement in principles secured within 24 to 48 hours.

Another area we assist clients with is Wealth Management and pension transfer advice whereby we can assist them in creating, managing and protecting their wealth. We help them in areas such as Capital Gains Tax, Inheritance Tax, **Expat Life Insurance** and also UK Income Tax. Our aim is to see where our client's finances are today and then where they wish to be financially at retirement. We do this by providing advice on suitable investment vehicles such as pensions, investments and savings, **Expat Life Insurance and Critical Illness Cover** and then having regular quarterly or half yearly meetings to make sure the investments are on track. We work to a long term slow and steady investment approach looking for slow and regular gains and using the compounding effect of investment management to grow your funds with low risk principles. You can see more about this at our other websites