

# Bespoke enquiry form

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

## Please make sure your case fits our 5 golden rules

- ▶ **Must pass our credit score**
- ▶ **Must meet our minimum income and loan size requirements\***
- ▶ **Income to support the loan must be paid in GBP**
- ▶ **Up to 90% LTV for residential and up to 75% LTV for Buy to Let**
- ▶ **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 and £75,000 for joint applicants.
- ▶ **Buy to Let:** At least one applicant must earn £40,000 for a repayment or interest only mortgage.

Your client's case can go **straight to AIP** (no pre submission needed) if any one of the following is the only Bespoke element:

- ▶ Exclude childcare/school fees if evidenced as being paid by a third party
- ▶ 2 years' (instead of 3) self-employed trading history
- ▶ Change in trading status for self employed
- ▶ Loan size is less than £1.5m for Residential or £1m for Buy to Let.

**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?

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 case details below that require individual assessment, including reasons why. This must include anything relating to income, accounts, variable pay, contracts, residential and employment status. Plus any outgoings. We require 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.

## Section B - For Buy to Let enquiries please also complete this section.

### Buy to Let mortgage(s)

Please provide the following information:

What's the product code?

What's the expected rent?

What's their current residential mortgage balance?

What's their current residential mortgage payment?

What's the total balance of their BTL portfolio, excluding this application?

What's the total rent received for their BTL portfolio, excluding this application?

Please complete and email this form to [bespoke@boi.com](mailto: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](http://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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