

Gifted Deposit Guidance

Type of Customer	Type of Giftor	Gifted Deposit Accepted NB The deposit monies must have been transferred into a UK Current Bank Account, or a Solicitors Bank Account at the point of application.
UK Resident	UK Resident or UK National	Yes
UK Resident or UK Expat	UK National or UK Expat	Yes
Non- UK Resident (International)	UK Resident or UK Expat	Yes
Non- UK Resident (International)	Non- UK Resident (International)	Not Eligible
UK Resident or UK Expat	Non- UK Resident (International)	Not Eligible

Please note the following points:

- ✓ Proof of Identity (Non-Certified) for the Giftor.
- ✓ Evidence of the funds for the gift must be provided.
- ✓ Gifted deposit must be first transferred into a UK Bank Account.
- ✓ Provider of the gifted deposit must be family members Family members are defined as parents (including parents in law), spouse, children (who have their own independent source of income), grandparent, brother, sister, uncle/aunt, foster/adoptive parents or legal guardian and includes step-relatives.
- ✓ Signed gifted deposit declaration must be submitted.