



Buy abroad feel at

home



The complete guide to buying your Spanish home

 Clydesdale Bank



Our comprehensive

service

You've already taken the exciting step in deciding to buy your dream home in Spain. And who can blame you? Whether you're looking for a holiday home, an investment opportunity or plan to take the plunge and permanently enjoy an altogether more relaxed lifestyle, we're here to help make that dream come true.

Buy Abroad, Feel at Home is a service offered by Clydesdale Bank, working together with carefully selected partners both here and in Spain to support and assist you during the purchase, continued ownership and disposal of your home in Spain.

Our comprehensive service ensures that from start to finish, every single aspect of your property purchase is covered. After all, wouldn't you much rather spend your time searching for your dream Spanish home than organising the financial and legal side of things?

Complete peace of mind . . .

So leave it to us. Together with our carefully selected partners, we'll take the stress out of arranging your mortgage, opening a bank account and sorting out your property tax. Plus, with the help of our partners we can save you time and money by taking care of all the small but essential arrangements like setting up utility payments and money transfers.



“How much can I borrow, and how much can I afford?”



gives you complete peace of mind

Before you know it, you'll be picking up the keys to your new home and opening the door to a new way of life.

Personal contact throughout

And here at Clydesdale Bank, you'll have a dedicated Mortgage specialist who will keep you informed at every stage of your purchase. Of course, if you ever have any questions, they're just a phone call away and most importantly, they speak your language. So before you do anything else, speak to us about Buy Abroad – Feel at Home.

Our service includes:

- **Competitive mortgages in pounds and euros**
- **Spanish bank account with access to Internet Banking in English**
- **Full legal service**
- **Competitive currency rates**
- **Home insurances**
- **An English speaking contact.**

Fees and charges will apply.



relax

we're there every step of the way

As you'd expect, there's more to buying in Spain than there is to purchasing a property in the UK. As well as understanding the language and negotiating the Spanish legal system, there are Spanish taxes and fluctuating exchange rates to deal with. Thankfully we're here to guide you through the entire process. Take a look at how we work closely with our carefully selected partners who have the local expertise to ensure that you're free to enjoy finding and celebrating owning your new home in Spain.

Sorting out your finances

So that everything is in place, we will:

- **Calculate how much you can afford to borrow**
- **Explain the features of a euro mortgage**
- **Provide you with information to help you decide which mortgage could be right for you**
- **Get a mortgage approval in principle within a few days**
- **Send your application for a Spanish bank account**
- **Keep you abreast of the currency markets – to help make your money work harder for you.**

Helping secure your property

As soon as you find the perfect property, we'll:

- **Obtain the nota simple**
- **Instruct a valuation**
- **Instruct our selected Spanish lawyer on your behalf**
- **Confirm approval of your Spanish bank account**
- **Make a mortgage offer for the property you wish to purchase.**



Choose the services that suit you

Use our complete service, or create your own package from individual services



Taking care of your legal obligations

In preparation for your completion date, our legal partners will:

- Carry out all the necessary searches and prepare a full report on the title
- Check that your property is free from charges and encumbrances
- Advise on the taxes and expenses payable on completion
- Obtain an NIE number for you
- Support you at the completion ceremony or attend on your behalf
- Following completion, provide you with a full registered title.

Experts in funding

If you prefer to use a mortgage facility from the UK, we pride ourselves on offering some of the most flexible mortgage products that we can. Clydesdale Bank has been voted 'Best Mortgage Lender Scotland' 2004/2007 by *Your Mortgage* magazine, an award which we have won for the past three years.

Experts in insurance

With the help of our partners, we offer insurance cover for most major life events ranging from home and life to critical illness insurance. For more information or quotes, please talk to your Mortgage Specialist.

Experts in legal

From conveyancing and property taxes to instructing valuations, our British based Spanish legal partners understand the intricacies of Spanish law so you don't have to.

Please see the leaflet at the back of this brochure for full details of our carefully selected partners.

Now you've got the keys

To ensure every last detail is taken care of, we'll:

- Watch the currency markets to help you make the most of your money
- Transfer money to pay for utility bills
- Arrange home and contents insurance
- Get you a great deal on travel insurance.

Please refer to the leaflets in the back of this brochure for full details of our trusted partners.



It's time to get things moving

Now we've given you an overview of how we can help you buy your dream home in Spain, it's time to make an appointment with your Mortgage Specialist to discuss your individual plans and finances. Together, we can get things moving.

What you need to bring to your appointment

- **Your passport**
- **NIE number (if you already have it)**
- **The last 6 months' bank statements**
- **Proof of income (eg. P60)***
- **Evidence of deposit funds held or paid (eg. a letter of confirmation from your solicitor)**

* Please note: if you're self employed, you'll need a letter from your accountant confirming your income and the tax you have paid.



When you're ready to find
your dream home,

Call 0800 22 24 26

visit www.CBOnline.co.uk/spanishmortgage

or drop into your local branch and speak
to a Mortgage Specialist.

Buy Abroad Feel at Home includes products and services provided by third parties. While Clydesdale Bank PLC believes these products and services are of a good standard, we cannot accept liability for work done by the third parties involved.

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Clydesdale Bank PLC ('CB') has an arrangement with Caja de Ahorros del Mediterraneo ('CAM Bank'), a Spanish bank, for CAM Bank to bring you the Spanish Mortgage product. Clydesdale Bank PLC has acted as your agent. The mortgage product is provided solely by CAM Bank who will determine what is most suitable for your circumstances and whether or not to offer you a mortgage.

CAM Bank will carry out its own assessment of your circumstances. Your agreement will be with CAM Bank which is responsible for its own literature, sales process and representations about the proposed mortgage and the administration of the mortgage once it has been accepted and made by CAM Bank. CB has acted as an introducer only and has not given nor will give advice on the Spanish Mortgage product or its suitability. Please note CAM Bank is a third party which is independent of CB and the National Australia Bank Group of companies.

Building and home contents insurance is provided by Mediterráneo Correduría De Seguros, S.A.

Life & Critical Illness insurance is provided by Legal & General Assurance Society Limited.

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Your home may be repossessed if you do not keep up repayments on your mortgage. Changes in the exchange rate may increase the Sterling equivalent of your debt.

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Clydesdale Bank PLC is authorised and regulated by the Financial Services Authority (FSA) for mortgages. The FSA rules on mortgage conduct of business regulate this financial promotion but do not otherwise apply as regards mortgages secured on property secured outside the UK.

Clydesdale Bank PLC.

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