Updated: 25 September 2026

YOUR DOCUMENT CHECKLIST

Refinancing

Tick what you have prepared. You can skip items that do not apply to you.

Personal documents

- [ ] Overview of income, expenses and existing loans
- [ ] If employed: recent payslips and latest tax assessment
- [ ] If self-employed: accounts for the last three years and current business figures
- [ ] If receiving a pension: current pension statements
- [ ] Evidence of own funds, reserves and other loans
- [ ] Have an identity document ready for the later verification

Your project

- [ ] Existing loan agreement showing the end of the fixed-rate period
- [ ] Current repayment schedule and expected remaining balance
- [ ] Your lender’s renewal offer, if available
- [ ] Agreed additional repayments and existing loan statements
- [ ] Land register extract and existing land charge deed
- [ ] Current property details and renovations carried out since financing
- [ ] Changes in income and preferred financing start date

For our conversation

- [ ] Preferred monthly payment and the reserve you want to keep
- [ ] Timetable, important dates and open questions
- [ ] Preferences for the fixed-rate period, extra repayments and flexibility

This list helps you prepare. Depending on the lender and project, additional or more recent documents may be needed. You do not need to have everything ready for the first conversation.

Send confidential documents only through a secure channel agreed on together.

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