



**Owning a Property in Your  
Favorite Country is Easy  
With International Mortgages**



# Finance Your Property With NBK

At NBK, we make owning a property in the country of your choice easy. If you plan on purchasing a property in the UK, France, Lebanon, UAE or Jordan, all you have to do is call us to start turning your goals into reality.

## London

- High loan amount
- Long repayment period of up to 20 years and a maximum age of 65 at loan maturity
- Residential mortgage loans of up to 65% of the value of the real estate (ready apartment or house)
- Real estate services to assist in finding and registering the property
- Possibility of merging the salaries of first-degree relatives (starting salary of KD 2,500 and above)

## France

- High loan amount
- Long repayment period of up to 15 years and a maximum age of 65 at loan maturity
- Residential mortgage loans of up to 70% of the value of the real estate (ready apartment or house)
- Real estate services to assist in finding and registering the property
- Possibility of merging the salaries of first-degree relatives (starting salary of KD 2,500 and above)

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## **UAE (Dubai, Abu Dhabi and Sharjah)**

- High loan amount
- Competitive interest rate
- Long repayment period of up to 20 years and a maximum age of up to 70 at loan maturity
- Residential mortgage loans of up to 60% of the value of the real estate (ready apartment or house)
- Possibility of merging the salaries of first-degree relatives (starting salary of KD 1,500 and above)

## **Lebanon**

- High loan amount
- Competitive interest rate
- Long repayment period of up to 20 years and maximum age 64 at loan maturity
- Residential mortgage loans of up to 60% of the value of the real estate (ready apartment or house)
- Real estate services to assist in finding and registering the property
- Possibility of merging the salaries of first-degree relatives (starting salary of KD 1,500 and above)

## **Jordan**

- High loan amount
- Competitive interest rate
- Long repayment period of up to 15 years and maximum age 60 at loan maturity
- Residential mortgage loans of up to 60% of the value of the real estate (ready apartment or house)
- Possibility of merging the salaries of first-degree relatives (starting salary of KD 1,500 and above)

Terms and conditions apply

## FAQs for International Mortgages

1. What documents do I need to apply for a loan?

- Salary certificate or source of income/audited financials for self employed
- Passport
- Civil ID
- Account statement (6 months for salaried/12 months for self employed)
- Customer financial position

2. Are there any processing fees?

Yes, the processing fee is 1% of the loan amount. For Lebanon, the processing fee is 0.75% — subject to a max of USD 5,000.

3. Does my salary have to be transferred to NBK Kuwait?

Yes, for Kuwait-based customers, salary should be transferred. The Bank may consider a waiver on a case-by-case basis.

4. Is there a minimum salary requirement to apply for a loan?

Yes, the minimum salary depends on the country you are applying for.

5. Can I settle the loan earlier than maturity?

Yes, an early settlement fee may apply depending on the country from where you took the loan.

6. Can I apply for a loan for a property/land that is incomplete?

No, financing is only available for fully completed properties. However, it is available in London, subject to terms and conditions.

7. Do you have any other real estate services?

Yes, depending on the country, some of the services are:

- Property search services
- Registration of property (buying or selling)
- Facilitate property evaluations
- Renewal of leases

8. Will the property be registered under my name or the bank's name?

It will be registered under the customer's name with a registered mortgage in the bank's name.

9. How frequent are the installments?

You can have them:

- Monthly
- Quarterly (at some locations only)

To apply, scan the below QR code:

