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FINANCIAL SERVICES

ESTABLISHED BY EX FORCES FOR THE FORCES

Remortgage FAQs

ARMED FORCES FINANCIAL SERVICES

info@affs.co.uk
www.affs.co.uk

Can I remortgage if I'm deployed or living abroad?

Yes. Many of our clients are posted overseas or live outside the UK. Our team is set up to manage everything remotely—securely and efficiently—via email, phone, or video call. You don't need to be in the country to get started.

When should I start looking at remortgaging?

We recommend starting 4–6 months before your current deal ends. This gives enough time to compare rates, complete paperwork, and avoid defaulting to a lender's higher standard variable rate.

What documents will I need?

If it's a remortgage with your existing docs, it's unlikely you'll need any.
If you're moving provider, we may ask for your last 3 months of payslips (or JPA statements), bank statements, ID, and your current mortgage statement.
If you're unsure what applies to your situation, our advisers will guide you step by step.

Can I borrow more when I remortgage?

Possibly. Some clients choose to raise funds for home improvements or other purposes. We can review this with you and check affordability with suitable lenders—without obligation.

What happens if I'm on a Forces Help to Buy loan?

That's not a problem. We're experienced with FHTB and can factor it into your remortgage planning.

We'll explain how it works and help ensure it's dealt with correctly during the application process.

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.