gatehousebank

Gifted Deposit Guidance

Customer Type	Giftor Type	Gifted Deposit Accepted
UK resident, UK expat or international customer	UK resident or UK expat donor	Yes
UK resident, UK expat or international customer	International donor or overseas funds	Yes, subject to additional checks

We may accept a gifted deposit from an overseas donor, or where the money comes from overseas, if the country and gift meet our requirements.

Important information

UK resident or UK expat donor

- Gifts can come from non-family members & family members. Family members include parents, spouse, children with their own income, grandparents, siblings, uncles, aunts, legal guardians, step-relatives and in-laws.
- Proof of Identity (Non-Certified) for the Giftor must be provided.
    - For UK Residents who are foreign nationals, Giftor must provide a current valid passport with a valid UK Visa.
- Documentation demonstrating the source and accumulation of the funds may be required. Should further clarification be required, the bank reserves the right to request additional information.
- A signed gifted deposit declaration must be submitted and confirm the money is a gift, is not repayable and gives the donor no rights to the property.

International donor or overseas funds

- Gifts can come from non-family members & family members. Family members include parents, spouse, children with their own income, grandparents, siblings, uncles, aunts, legal guardians, step-relatives and in-laws.
- We may accept gifts from overseas if the country the money comes from is acceptable to us.
- We can accept a maximum of two overseas donors for one application.
- The donor must provide proof of identity, evidence of address and country of residence, plus certified translations for any non-English documents, in accordance with the bank’s translation criteria.
- The donor must provide at least three months’ bank statements showing where the money came from. Should further clarification be required, the bank reserves the right to request additional information.
- A signed gifted deposit declaration must be submitted and confirm the money is a gift, is not repayable and gives the donor no rights to the property.

Countries Accepted for Overseas Gifted Deposits

We can consider gifted deposits from overseas where the funds originate from one of the countries or jurisdictions listed below.

The list is based on our current assessment and may change without prior notice.

If you plan to use an overseas gifted deposit, please check the current list before submitting your application.

A - L

- Andorra
- Australia
- Austria
- Bahrain
- Belgium
- Bermuda
- Canada
- Croatia
- Cyprus
- Czech Republic (Czechia)
- Denmark
- Estonia
- Finland
- France
- Germany
- Gibraltar
- Greece
- Guernsey
- Hungary
- Iceland
- Ireland
- Isle of Man
- Italy
- Jamaica
- Japan
- Jersey
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg

M - Z

- Macao

- Malaysia
- Malta
- Moldova
- Netherlands
- New Zealand
- Norway
- Oman
- Poland
- Portugal
- Qatar
- Romania
- San Marino
- Saudi Arabia
- Singapore
- South Africa
- South Korea (Republic of Korea)
- Slovenia
- Spain
- Sweden
- Switzerland
- United Arab Emirates
- United States of America
- Uruguay