HOUSING MARKET GROUP

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Housing Market Lending Handbook

For people applying for a mortgage

Edition November 2026

PART 1	Getting started
PART 2	Your application
PART 3	After you apply, and your privacy

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Contents

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PART 1	**Getting started**	**3**
1	What Housing Market Lending is	4
2	Sign in, and what to do if you cannot	5
PART 2	**Your application**	**6**
3	Apply for a mortgage	7
4	Which countries are open	8
5	The documents you upload	9
PART 3	**After you apply, and your privacy**	**10**
6	Who decides on your loan	11
7	Emails, messages and withdrawing	12
8	How your documents are protected	13

BETA Housing Market Lending is new and is in Beta. Currently updating: submitting an application in a country that is not open yet. You can still fill in and save every step.

PART 1

Getting started

1 What Housing Market Lending is

2 Sign in, and what to do if you cannot

1 CHAPTER 1

What Housing Market Lending is

OVERVIEW

A Beta service where you apply for a mortgage online, step by step, in one place. The application is a request: the lender decides, not Housing Market Lending.

Housing Market Lending is a place to apply for a mortgage online. You answer the questions in a set order, upload the documents your country asks for, and follow your application from your account. We work with a network of banks, lending companies and mortgage partners.

The application does not ask you for a payment, and nothing in it takes a card. It is in Beta: it is new, we are still improving it, and some parts may change.

Whether a loan is approved, and on what terms, is decided by the lender, not by this website. Submitting an application is not an offer, an approval or a commitment by anyone, and nothing in the application states an interest rate, a fee or a repayment figure.

From the Help Center: **What is Housing Market Lending?**

2 CHAPTER 2

Sign in, and what to do if you cannot

OVERVIEW

Use your Housing Market account, the same login as every Housing Market product. Confirming your email and resetting your password both use a link we email you. There is no code to type.

You log in with your email address and password. The account is your Housing Market account: one account works across every Housing Market product, so if you already have one you log in with it. If you create one on Housing Market Lending, you confirm your email address and can then start your application.

Confirming your email and resetting your password use a link that we email you. No code is sent or asked for. If the link has not arrived, ask for it again from the check your email page. If you have not confirmed your email yet, you can send the link again or change the address from the page that asks you to verify it.

If you forget your password, choose Forgot your password and we send you a link to reset it. If the page says it could not link your sign-in to an account, or that your account is suspended, contact support and tell us the email address you used.

From the Help Center: **How do I sign in to Housing Market Lending, and what if I cannot?**

PART 2

Your application

3 Apply for a mortgage

4 Which countries are open

5 The documents you upload

3 CHAPTER 3

Apply for a mortgage

OVERVIEW

Create your Housing Market account, choose the country of the property and answer six steps. Each step is saved, so you can stop and come back.

- Create your Housing Market account, or log in with the one you have, and confirm your email address with the link we send you.
- Choose the country of the property you want to finance and start your application.
- Work through the six steps: personal details, documents, income and employment, the property, loan amount and term, and review and submit.
- On the last step, check your answers, read the notices for your country, accept the consents that are marked required and submit.

Your answers are saved at every step. You can leave and come back, and your account lists your applications so you can continue the one you started. The loan step only checks the loan amount and the term against your country, and the review step tells you which steps or documents are still missing.

After you submit, the status changes to Submitted and a loan officer picks the application up. From then on you can see the status and the next step in your account, write to your loan officer there, and you get a short email when something changes. If submitting is disabled for your country, see the answer about which countries are open.

From the Help Center: **How do I apply for a mortgage, and what happens after I submit?**

4 CHAPTER 4

Which countries are open

OVERVIEW

Countries open one by one. Until a country is open, you can fill in and save your application, but Submit is disabled and the page says Currently updating.

Housing Market Lending uses the countries of the Housing Market portal network. When you start an application you choose the country of the property you want to finance, and the documents we ask for and the wording you see depend on that country.

Countries are opened one by one by our team, once the legal wording for the country is published. Which countries are open for new applications is shown when you apply, so we do not publish a fixed list here.

If your country is not open yet, the application says that applications for this country are not open yet. If you can start but the legal wording is not published, you can fill in and save every step, your answers stay saved, Submit is disabled and the page says Currently updating. Nothing is lost while you wait.

From the Help Center: **Which countries can I apply in on Housing Market Lending?**

5 CHAPTER 5

The documents you upload

OVERVIEW

It depends on your country. The application shows the list for yours. You upload each file from the Documents step, as a PDF or an image of up to 15 MB.

Which documents are needed depends on your country, and the Documents step shows the list for yours. The kinds the application can ask for are an identity document, proof of address, proof of income, bank statements, an employment letter, a tax return and a property document, and each one is marked Required or Optional.

Upload clear photos or PDFs. The accepted types are PDF, JPG, PNG, WebP and HEIC, up to 15 MB each. You can upload a new file for a document later: the earlier one is then marked Replaced.

Each document shows a status: Waiting for the file, Received waiting for review, Accepted, Needs a new file or Replaced. If a file needs a new one, the page says why, for example that it could not be read, has expired, is incomplete or is not the document we asked for, and you can upload another file. When your document upload is not open, the Documents step says Currently updating, and you can continue with the other steps and add your documents later.

From the Help Center: **Which documents does Housing Market Lending ask for, and how do I upload them?**

PART 3

After you apply, and your privacy

6 Who decides on your loan

7 Emails, messages and withdrawing

8 How your documents are protected

6 CHAPTER 6

Who decides on your loan

OVERVIEW

No. An application is a request. Any decision, and the terms of any loan, come from the lender. Housing Market Lending does not promise approval.

No. When you submit, the application says that submitting is not an offer, an approval or a commitment by anyone. It is a request. Housing Market Lending does not promise approval, and nothing on its pages is a decision about your application.

The decision is made by people, not by an automatic score. Your account shows the status of your application: Draft, Submitted, In review, More information needed, Approved, Declined or Withdrawn. Next to the status it tells you the next step, for example that a loan officer is reviewing your application. If it is declined, the page asks you to read your messages.

If your application is approved, the loan officer contacts you about the next steps. The terms of any loan come from the lender.

From the Help Center: **Is submitting an application the same as getting a loan, and who decides?**

7 CHAPTER 7

Emails, messages and withdrawing

OVERVIEW

One short email when something happens to your application: it was received, its status changed, you have a new message, or a document was reviewed. The email has no details: open your account to read more.

You get one short email for each of these events: we received your application, your application has a new status, your loan officer sent you a message, or one of your documents has been reviewed. Each email links to your application. It does not carry your name, any amount, the reason for a status, the text of a message or a document, so sign in to read the details.

If an email does not arrive, check the address on your Housing Market account and your spam folder, and look at your account: the status, the next step and the messages are always shown there.

- Write to your loan officer from the Messages section of your application. Messages are closed once an application is withdrawn.
- You cannot edit a submitted application on your own. If the status is More information needed, check your messages and documents, update them and submit again.
- You can withdraw an application that is still open from the application page. A withdrawn application stays listed as Withdrawn, and you cannot write messages on it.

If something looks wrong in an email or on your application, contact support and tell us the email address you used.

From the Help Center: **What emails does Housing Market Lending send, and what can I do after I submit?**

8 CHAPTER 8

How your documents are protected

OVERVIEW

Files go straight to private, encrypted storage. They can only be opened through access that expires after a short time, and every time one is opened the access is recorded.

- Private, encrypted storage: when you upload, your browser sends the file straight to private storage, and it is encrypted. It does not pass through the application.
- Short-lived access only: a document can only be opened through access that expires after a short time.
- Every access is logged: each time a document is opened, the access is recorded.

Your application and documents are private to you and the loan team. The application itself can only add files to the storage, it cannot read them back. A document is read only by staff in our back office, and a link to open it is created only after that access has been recorded.

We never put your documents or personal details in emails. How personal data is handled in general is set out on the Privacy page of the Housing Market Lending site.

From the Help Center: **How are my documents protected, and who can read them?**

Need more help?

Every explanation in this handbook comes from the Help Center.

HELP CENTER
faq.housingmarketgroup.com
Answers about every Housing Market Group product

CONTACT US
faq.housingmarketgroup.com/contact
Write to the support team

HOUSING MARKET LENDING
app.housingmarketlending.com
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