

Evidential Documents Matrix

<u>Employed Income</u>							
Payment Frequency							
Income Type	Weekly	Fortnightly	Four Weekly	Monthly	Quarterly	Half Yearly	Annually
Basic	Latest 4 payslips	Latest 2 payslips	Latest payslip	Latest payslip	N/A	N/A	N/A
Bonus/Overtime/Commission/Shift Allowance	Latest 6 payslips or Latest 4 payslips and latest P60	Latest 6 payslips or Latest 2 payslips and latest P60	Latest 3 payslips or Latest payslip and latest P60	Latest 3 payslips or Latest payslip and latest P60	Latest P60 or Equivalent 4 payslips/award letters showing payment	Latest 2 P60's or Equivalent 4 payslips/award letters showing payment	Latest 2 P60's or Equivalent 2 payslips/award letters showing payment
Note	Please ensure the customer is aware that further documentation may be required should it be deemed necessary at a later date.						

<u>Self Employed Income</u>	
Type of Business	Documentation Required
Sole Trader/Partnership	Last 2 years SA302 and corresponding tax year overviews.
Limited Liability Partnership (LLPs) with 200 or more partners	Letter issued by either the company finance director or accountant. The letter must detail the customer's earnings over the past two years and be dated within the last 3 months.
Limited Company	Last 2 years signed certified/audited financial accounts. If there are multiple directors within the business, and the financial accounts do not confirm the distribution of salary to each director, then evidence will be required in line with the Basic income section of the Employed matrix.
Exceptions	If the customer states they are a company director and own 10% or less shares in the business, then we would deem them as Employed – refer to the Employed Income matrix to establish documentation required.

Note	The latest HMRC documentation/accounts must be dated within the last 18 months Please ensure the customer is aware that further documentation may be required should it be deemed necessary at a later date.
-------------	--

<u>Application/Customer</u>		
Policy Area	Documentation Required	
Foreign National	<p>Foreign nationals <u>with</u> Indefinite Leave to remain in the UK or a Right to Abode entitlement must evidence their residency in the UK by providing either a current valid passport showing a visa stamp, a certificate of entitlement, a UK residency permit or a letter from the Border and Immigration Agency/Home Office confirming residency/right to abode</p> <p>Foreign nationals <u>without</u> Indefinite Leave to remain in the UK or a Right to Abode entitlement must evidence that:</p> <ul style="list-style-type: none"> • they have lived and worked in the UK for a minimum of 12 months at point of application – evidenced through current valid passport with visa stamp/work visa showing date of entry into the UK plus evidence of 12 months employment in the UK (for example, contract of employment). • they have a work permit/visa with at least 12 months left to run until expiry at point of application – evidenced through visa and/or work permit showing entitlement to live and work in the UK with at least 12 months remaining . 	
Interest Only	Sale of mortgaged property (this cannot be the customers primary residence)	<ul style="list-style-type: none"> • Mortgage statement or Mortgage Offer Document dated within the last 12 months (if applicable). <ul style="list-style-type: none"> • Solicitors letter confirming ownership of the second property. • A professional valuation by an RICS Surveyor or suitable AVM (where appropriate) dated within the last 12 months.
	Sale of another property	
	Endowment policy	Endowment policy statement including endowment projection dated within the last 12 months.
	UK Sterling Cash Savings (Savings, Investments, Cash ISA, Premium Bonds, Sharesave)	Account statement dated within the last 12 months – where appropriate, i.e. if the account is opened and has an account balance.
	UK Based Stocks and Shares ISA	Latest Stocks and Shares ISA account statement dated within the last 12 months - where appropriate, i.e. if the account is opened and has an account balance.

	Other UK Based Investments (Unit Trust, OEIC, Investment Bonds, Shares, Gilts)	Account statement or Certificate dated within the last 12 months – where appropriate, i.e. if the account is opened and has an account balance
	Variable Income, e.g. bonus	Last 3 years compensation statement / P60, i.e. bonus statement
Documentation not in English language	Any documents that are not in English language must be translated to English prior to submission. This should be completed by a recognised translation service and accompanied with headed confirmation.	