

### Evidential Documents Matrix

<u>Employed Income</u>							
Payment Frequency							
Income Type	Weekly	Fortnightly	Four Weekly	Monthly	Quarterly	Half Yearly	Annually
<b>Basic Income (including any permanent/ shift allowances)</b>	Latest 4 payslips	Latest 2 payslips	Latest payslip	Latest payslip	N/A	N/A	N/A
<b>Variable Income (Bonus/Overtime/ Commission)</b>	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	Equivalent 4 payslips/award letters showing payment or Latest P60	Equivalent 4 payslips/award letters showing payment or Latest 2 P60's	Equivalent 2 payslips/award letters showing payment or Latest 2 P60's
<b>Note</b>	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
<b>Sole Trader/Partnership/LLP with less than 200 partners</b>	<p>Last 2 years Tax Calculation* and corresponding Tax Year Overviews. Exceptionally, last 2 years signed certified/audited financial accounts can be accepted.</p> <p><i>*Tax Calculation can be an online print out from HMRC website, an SA302 or the computation produced by the customer's accountant using commercial software and submitted to HMRC</i></p>
<b>Limited Liability Partnership (LLPs) with 200 or more partners</b>	<p>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.</p>
<b>Limited Company</b>	<p>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.</p>

<b>Exceptions</b>	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.
<b>Note</b>	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.

<b>Outgoings</b>	
<b>Type of Outgoing</b>	<b>Documentation Required</b>
<b>Credit commitments: declared and not declared</b>	A minimum of one month's bank statement in all cases, with statements for additional accounts (primary* and secondary) required where necessary to evidence all declared credit commitments
<b>Non-credit commitments</b>	<p>The customer declaration can be relied upon for non-credit commitments and these do not need to be evidenced UNLESS there is any doubt regarding the plausibility of the customer stated non-credit commitment(s) or an affordability/debt consolidation refer or reject rule has been generated.</p> <p>In these cases, the bank statements held to validate credit commitments should also be used to verify the non-credit commitments or additional statement(s) may need to be obtained.</p> <p>Evidence over a different/longer period may also be required in exceptional circumstances for less frequent payments (eg school fees paid termly)</p>
<b>Exceptions</b>	If the customer is a HBUK/ <b>first direct</b> banked customer, then bank statements are not required as the information can be gathered via Browser Main Menu. The HBUK 35 / <b>first direct</b> 30 day internal transaction list obtained from BMM must be scanned as part of the supporting documentation.
<b>Note</b>	<p>Where a customers states they have no credit commitments, then a minimum of the latest months bank statement for their primary* current account must be obtained.</p> <p>For all customers, a minimum of the latest months personal bank statement must be held</p> <p><i>*The primary account is the account from which the majority of the customers transactions are made</i></p>

**Application/Customer**

Policy Area	Documentation Required	
<b>Foreign National</b>	<p><b>Foreign nationals with indefinite leave to remain/enter in the UK or a Right to Abode entitlement</b> 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><b>Foreign nationals without indefinite leave to remain/enter in the UK or a Right to Abode entitlement</b> must evidence that:</p> <ul style="list-style-type: none"> <li>• 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).</li> <li>• 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 .</li> </ul>	
<b>Interest Only</b>	Sale of mortgaged property (this cannot be the customers primary residence)	<ul style="list-style-type: none"> <li>• Mortgage statement or Mortgage Offer Document dated within the last 12 months (if applicable).</li> <li>• Solicitors letter confirming ownership of the second property.</li> <li>• A professional valuation by an RICS Surveyor or suitable AVM (where appropriate) dated within the last 12 months.</li> </ul>
	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
<b>Documentation not in English language</b>	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.	