

Evidential Documents Matrix

Employed Income							
Payment Frequency							
Income Type	Weekly	Fortnightly	Four Weekly	Monthly	Quarterly	Half Yearly	Annually
Basic Income (including any permanent allowances)	Latest 4 payslips	Latest 2 payslips	Latest payslip	Latest payslip	N/A	N/A	N/A
Shift Allowance	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	Latest 3 payslips	N/A	N/A	N/A
Variable Income (Bonus/Overtime/Commission)	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	Latest 3 payslips	Latest 4 equivalent payslips/award letters showing payment	Latest 4 equivalent payslips/award letters showing payment	Latest 2 equivalent payslips/award letters showing payment
* Please note, each source of variable income must be assessed and evidenced separately					The payslips/award letters must include a payment received on 1st January 2021 or more recently	The payslips/award letters must include a payment received on 1st January 2021 or more recently	The payslips/award letters must include a payment received on 1st January 2021 or more recently
Note	Please ensure the customer is aware that further documentation may be required should it be deemed necessary at a later date.						
International Customers/Non-GBP income (including where the source of income is not the UK)	The latest three months' worth of payslips must be provided for International customers and any customers with an income stream not paid in GBP or where the source of their income is not the UK. The latest three months' personal bank statements should be used to validate the net salary amount on the payslip matches the credit on the bank statement.						

Self Employed Income	
Type of Business	Documentation Required
Sole Trader/Partnership/LLP with less than 200 partners	<ul style="list-style-type: none"> • Last two years' SA100s (Tax Returns) with the SA103 supplements; <ul style="list-style-type: none"> • Last two years' Tax Year Overviews; • Last two years' Tax Calculations (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);

	<ul style="list-style-type: none"> • Latest three months' business bank statements (or personal account statements if used for business purposes). <p>Exceptionally, last two years signed finalised financial accounts can be accepted.</p> <p>The easiest way for your Customer to provide this information is by Open Banking. Alternatively, physical statements can be uploaded, ideally in PDF format. Please refer to self-employed packaging requirements (https://intermediaries.hsbc.co.uk/packaging-requirements.html) for further info.</p>
Limited Liability Partnership (LLPs) with 200 or more partners	<ul style="list-style-type: none"> • Letter issued by either the company finance director or an accountant. <p>The letter must detail the customer's earnings over the past two years and be dated within the last three months.</p>
Limited Company	<ul style="list-style-type: none"> • Last two years finalised financial accounts. • Latest three months' business bank statements (or personal account statements if used for business purposes). <p>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 from either the last two years P60's or last two years Tax Calculations* and corresponding Tax Year Overviews.</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> <p>The easiest way for your Customer to provide this information is by Open Banking. Alternatively, physical statements can be uploaded, ideally in PDF format. Please refer to self-employed packaging requirements (https://intermediaries.hsbc.co.uk/packaging-requirements.html) for further info</p>
Exceptions	<p>If the customer states they are a company director and own less than 25% shares in the business, then we would deem them as Employed – refer to the Employed Income matrix to establish documentation required.</p> <p>Please note: where the application fails a affordability based on employed income alone, the application can be progressed using both employed income and net profit. Where net profit is required for a affordability, the application must be evidenced in line with the self-employed income policy requirements.</p>
Note	<p>The latest HMRC documentation/accounts must be dated within the last 18 months.</p> <p>The latest business bank statement must be dated within the last 35 days and should show the monthly summary. For HSBC business account customers, we can rely on internal transaction data, as an alternative to obtaining actual bank statements.</p> <p>Please ensure the customer is aware that further documentation may be required should it be deemed necessary at a later date.</p>

International Customers	Please note, for International customers who provide financial accounts for a Limited Company based overseas, the finalised financial accounts must be signed by an accountant.
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<u>Retirement Income</u>		
Income	Pension Type	Documentation Required
Pension income already in receipt	Standard annuity pension (ie State Pension, Final Salary/Defined Benefits, Annuity)	Latest pension payslip or Latest pension annual statement or Latest P60
	Drawdown Pension (ie Flexi Access Drawdown, Capped Drawdown)	Latest pension payslip, Latest pension annual statement or Latest P60 AND Statement/letter from pension provider confirming remaining pension fund value (must be dated within 1 year of application)
Future income	Pension Projection	Latest private/company pension projection statement <ul style="list-style-type: none"> • Where the statement provides different levels of estimated income, the average/normal return or equivalent will be used. and/or State pension projection obtain from the government website
	Confirmation of pension provision	Latest payslip confirming pension contributions or Latest annual pension scheme statement or Confirmation of pension scheme participation or A bank statement showing pension payments

<u>Outgoings</u>	
Type of Outgoing	Documentation Required
Non-credit commitments	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).

	In these cases, the relevant bank statement(s) should be obtained to verify the non-credit commitments. This may require evidence over a different/longer period in exceptional circumstances for less frequent payments (eg school fees paid termly).
Credit Commitments – Secured & Unsecured	Bureau data can be relied on to validate secured and unsecured credit commitments.
Note	Please ensure the customer is aware that further documentation (including a bank statement) may be required should it be deemed necessary at a later date. If a bank statement is required and the customer is a HBUK/ first direct banked customer, the relevant information can be gathered internally.
International Customers	A minimum of the latest three months' bank statement in all cases, with statements for additional accounts (primary and secondary) required to evidence all declared commitments. A minimum of the last credit card statement required for all cards that have a balance.

Application/Customer

Policy Area	Documentation Required
Foreign National	<p>Foreign nationals with an EU Settlement Scheme settled status or <u>with</u> indefinite leave to remain/enter 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, a letter from the Border and Immigration Agency/Home Office confirming residency/right to abode or evidence of their settled status under the EU Settlement Scheme.</p> <p>Foreign nationals with an EU Settlement Scheme pre-settled status or <u>without</u> indefinite leave to remain/enter 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 <ul style="list-style-type: none"> • they have pre-settled status under the EU Settlement Scheme.
Interest Only	For details of Acceptable Repayment Strategies, please refer to the Residential Interest Only Repayment Strategy Matrix.
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. The original untranslated documents will also be required.