

Evidential documents matrix

Employed income					
Payment frequency					
Income type	Weekly	Fortnightly	Four weekly	Monthly	Annually
Basic income (including any permanent allowances)	Latest 4 payslips	Latest 2 payslips	Latest payslip	Latest payslip	N/A
Shift allowance	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	Latest 3 payslips	N/A
Variable income (bonus / overtime / commission)	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	Latest 3 payslips	Latest 2 equivalent payslips / award letters.
* Please note, each source of variable income must be assessed and evidenced separately					The payslips / award letters must include a payment that has been paid within the last 12 months.
	For other frequencies of variable income or where the frequency has changed, the last four payslips or award letters are required and the average variable income should be used, or the latest period if this is lower. Variable income must have been paid within the latest period e.g. if half yearly it must have been paid within the last six months.				
	Where an award letter is being used as evidence of income, it must clearly state the exact amount that will be paid within three months of the date on the award letter.				
Note	Please ensure the customer is aware that further documentation may be required.				
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 any income stream where the customer is not paid in GBP, or the source of income is not the UK, plus the latest three months' bank statements.				

Self-employed income		
Type of business	Documentation required	
<ul style="list-style-type: none"> • Sole trader • Partnership • Limited Liability Partnership with less than 50 partners • Limited Liability Partnership with 50 or more partners <ul style="list-style-type: none"> • Limited company 	Please refer to the Income from self-employment section of our Residential lending criteria for details of the documents we require for each type of self-employment.	
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.	
Retirement income		
Income	Pension type	Documentation required
Pension income already in receipt	Standard annuity pension (i.e. State pension, Final salary / Defined benefits, Annuity)	Latest pension payslip OR Latest pension annual statement OR Latest P60
	Drawdown pension (i.e. Flexi Access Drawdown, Capped Drawdown)	Latest pension payslip, latest pension annual statement or latest P60 AND For Drawdown pensions only: Statement / letter from pension provider confirming remaining pension fund value, which must be dated within one year of application.
Future income	Pension projection	Latest private / company pension projection statement: Where the statement provides different levels of estimated income, the average / normal return or equivalent will be used. AND / OR

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		State pension projection obtained from the government website.
	Confirmation of pension provision	<p>Latest payslip confirming pension contributions OR Latest annual pension scheme statement OR Confirmation of pension scheme participation OR Latest bank statement showing pension payments.</p>

RESIDENTIAL	Outgoings	
	Type of outgoing	Documentation required
	Non-credit commitments	<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).</p> <p>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 (e.g. school fees paid termly).</p>
	Credit commitments – secured and unsecured	Credit reference agency (CRA) data can be relied upon to validate secured and unsecured credit commitments.
	Note	<p>Please ensure the customer is aware that further documentation (including a bank statement) may be required.</p> <p>If a bank statement is required and the customer is a HBUK / First Direct banking customer, the relevant information can be gathered internally.</p>
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. The latest credit card statement required for all cards where there is a balance for customers resident in Australia, Singapore and Switzerland.	

Application / customer	
Policy area	Documentation required
Foreign national	For details of the evidence required, please refer to the Foreign nationals section of our website.
Interest only	For details of acceptable Repayment plans, please refer to the Interest only repayment plans 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 document will also be required. A payslip or letter from an employer in Welsh, can be translated by one of the banks Welsh speaking mortgage Advisors.

For more information, please call our Broker Support helpdesk on 0345 600 5847.

Lines are open Monday-Friday, 9am-5pm.