

## Evidential Documents Matrix

<b>Employed Income</b>							
<b>Payment Frequency</b>							
<b>Income Type</b>	<b>Weekly</b>	<b>Fortnightly</b>	<b>Four Weekly</b>	<b>Monthly</b>	<b>Quarterly</b>	<b>Half Yearly</b>	<b>Annually</b>
<b>Basic Income (including any permanent allowances)</b>	Latest 4 payslips	Latest 2 payslips	Latest payslip	Latest payslip	N/A	N/A	N/A
<b>Shift Allowance</b>	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	Latest 3 payslips	N/A	N/A	N/A
<b>Variable Income (Bonus/Overtime/ Commission)</b>  * Please note, each source of variable income must be assessed and evidenced separately	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	Latest 3 payslips	Latest 4 equivalent payslips/award letters showing payment  The payslips/award letters must include a payment received on <b>1<sup>st</sup> January 2021 or more recently</b>	Latest 4 equivalent payslips/award letters showing payment  The payslips/award letters must include a payment received on <b>1<sup>st</sup> January 2021 or more recently</b>	Latest 2 equivalent payslips/award letters showing payment  The payslips/award letters must include a payment received on <b>1<sup>st</sup> January 2021 or more recently</b>
<b>Note</b>	Please ensure the customer is aware that further documentation may be required should it be deemed necessary at a later date.						
<b>International Customers/Non-GBP income (including where the source of income is not the UK)</b>	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
<ul style="list-style-type: none"> <li>• Sole Trader</li> <li>• Partnership</li> <li>• Limited Liability Partnership with less than 200 partners</li> <li>• Limited Liability Partnership with 200 or more partners</li> <li>• Limited Company</li> </ul>	<p>Please refer to the <b>Income from self-employment</b> (<a href="https://intermediaries.hsbc.co.uk/criteria">https://intermediaries.hsbc.co.uk/criteria</a>) section of our residential lending criteria for details of the documents we require for each type of self-employment</p> <p style="color: red;">For Business Bank Statements, 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 <b>self-employed packaging requirements</b> (<a href="https://intermediaries.hsbc.co.uk/packaging-requirements">https://intermediaries.hsbc.co.uk/packaging-requirements</a>) for further info</p>
<b>Note</b>	<p>*The 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</p> <p style="text-align: center;">The latest HMRC documentation/accounts must be dated within the last 18 months</p> <p>For Sole Traders and Limited Company Directors only, the latest business bank statement must be dated within the last 35 days and should show the monthly summary.</p> <p style="text-align: center;">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>
<b>International Customers</b>	<p>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</p>

### Retirement Income

Income	Pension Type	Documentation Required
<b>Pension income already in receipt</b>	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 <b>AND</b> Statement/letter from pension provider confirming remaining pension fund value (must be dated within 1 year of application)
<b>Future income</b>	Pension Projection	Latest private/company pension projection statement <ul style="list-style-type: none"> <li>Where the statement provides different levels of estimated income, the average/normal return or equivalent will be used.</li> </ul> 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

<b><u>Outgoings</u></b>	
<b>Type of Outgoing</b>	<b>Documentation Required</b>
<b>Non-credit commitments</b>	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)
<b>Credit Commitments – Secured &amp; Unsecured</b>	Bureau data can be relied on to validate secured and unsecured credit commitments.
<b>Note</b>	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/ <b>first direct</b> banked customer, the relevant information can be gathered internally
<b>International Customers</b>	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
<b>Foreign National</b>	<p><b>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</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, 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><b>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</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<ul style="list-style-type: none"><li>○ <b>EU/EEA/Swiss customers</b>- Living in the UK 12 months can be evidenced by a settled status with less than four years until expiry. Where there is more than four years until expiry you can accept a tenancy agreement or voters roll. You must also evidence 12 months' employment (for example, contract of employment)</li><li>○ <b>All other countries</b>- 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></ul></li></ul> <p style="text-align: center;">AND</p> <ul style="list-style-type: none"><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> <p style="text-align: center;">OR</p> <ul style="list-style-type: none"><li>• they have pre-settled status under the EU Settlement Scheme</li></ul>
<b>Interest Only</b>	For details of Acceptable Repayment Strategies, please refer to the <a href="#">Residential Interest Only Repayment Strategy</a> Matrix
<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 The original untranslated documents will also be required