

**Santander for Intermediaries**
**Proof of identification - acceptable to the lender**
**Proof of ID**

- Your normal client identification verification.

**Proof of employed income - acceptable to the lender**
**Permanent contract of employment (basic salary)**

- One month's payslip, or if weekly, four consecutive weeks' payslips required.

**Fixed term contracts**

- One month's payslip or if weekly, four consecutive weeks' payslips required; and
- Evidence of continuous employment for the last twelve months; and either
- Confirmation from employer of long-term employment arrangement; or
- Confirmation from reputable agency of secure further positions.

**Short term renewable contracts**

- One month's payslip or if weekly, four consecutive weeks' payslips required and
- Contract from employer; and either
- Confirmation of earlier contracts; or
- The arrangement is confirmed as ongoing.

**For full details of other acceptable proof of income**

Acceptable proof of income -

[http://www.abbeyforintermediaries.com/library/lib\\_92.pdf](http://www.abbeyforintermediaries.com/library/lib_92.pdf)

Guide to payslip requirements -

[http://www.abbeyforintermediaries.com/library/lib\\_190.pdf](http://www.abbeyforintermediaries.com/library/lib_190.pdf)

**Proof of self-employed income (second applicant) - acceptable to the lender**
**Employed income (salary) for Director of a limited company (where there is a 20% or more shareholding in a company the customer must be treated as self employed)**

- Accountant's certificate (template on [www.abbeyforintermediaries.com](http://www.abbeyforintermediaries.com)).
- Self Assessment Tax Calculation forms (SA302) covering 24 trading months. (We cannot accept forms, paper or online versions from the HMRC website used to file an annual tax return. SA302s can be formally requested from the HMRC); or
- The most recent year-end must not be more than 18 months before the date of the application.

**Net profit of a sole trader/partnership**

We reserve the right to request accounts where necessary.

**Dividends for Directors (20% or more shareholding in a company)**
**Employed for a family business**

- If the applicants hold a 20% or more shareholding in the Company treat as self employed.
- Latest payslip and three months' bank statements showing the salary credit.

<b>Proof of deposit - acceptable to the lender</b>	
<b>Proof of deposit</b>	<ul style="list-style-type: none"> <li>• Copy of savings book or bank statement showing the full amount of the deposit.</li> <li>• Equity – confirmation of the sale price and balance outstanding.</li> <li>• Capital raised on another property – copy of the mortgage offer letter.</li> <li>• Endowment/ Investment Policy Maturity – letter showing maturity value.</li> <li>• Letter signed by the person making the gift confirming the amount and on what terms.</li> </ul> <p style="text-align: center;">This list is not exhaustive, other methods may be acceptable.</p>
<b>Other possible lender requirements</b>	
<b>Other possible requirements</b>	<ul style="list-style-type: none"> <li>• Latest 3 months bank statements  <a href="http://www.abbeyforintermediaries.com/library/lib_189.pdf">http://www.abbeyforintermediaries.com/library/lib_189.pdf</a> </li> </ul>