

Standard checklist (identification & verification)

This form is for your information. We do not require a copy of this completed form.

To help us process the mortgage application more quickly, please supply any supporting documentation when submitting the application. Please certify all supporting documents in accordance with the **certification** requirements below.

For all Applicant(s) we require:

Application Declaration form signed by ALL Applicant(s)

Completed Direct Debit mandate (required before offer)

	Applicant 1	Applicant 2
1 x Proof of identification - please refer to list of acceptable forms of Identification overleaf.	<input type="checkbox"/>	<input type="checkbox"/>
2 x Proof of current address - please refer to list of acceptable forms of current address overleaf.	<input type="checkbox"/>	<input type="checkbox"/>
Income proof - please supply latest 3 months payslips and P60 or 2 years SA302s(with Tax Year verview)/ accounts/ accountant's certificate or pension income.	<input type="checkbox"/>	<input type="checkbox"/>
Latest 3 months personal bank statements and, if self-employed latest 3 months business bank statements.	<input type="checkbox"/>	<input type="checkbox"/>
If required, a signed Gifted Deposit Confirmation Form .	<input type="checkbox"/>	<input type="checkbox"/>
If the Applicant(s) has/have a buy-to-let portfolio, please complete the Existing Property Portfolio form .	<input type="checkbox"/>	<input type="checkbox"/>

Please complete any additional checklist(s) appropriate for the product the Applicant(s) has/have applied for.

Certification requirements

Where you have met the Applicant(s), face to face, copies of original photo documents should be certified with the words '*I certify this to be a true likeness of [applicant's name] and that this is a true copy of the original document*'.

Where the Applicant(s) has not been seen face to face, copies of proof of identification have to be certified by a third party (see overleaf) with the words '*I certify this to be a true likeness of [applicant's name] and that this is a true copy of the original document*'.

All other documents without a photo should be certified by you with the words '*I certify that this is a true copy of the original document*'.

You, as the certifier, must sign and print your full name, include your company name and date of certification. You as a certifier cannot be related to the Applicant(s) in any way (i.e. you must not be birth or blood related or related by marriage or civil partnership). You cannot certify your own identification documents.

Type of ID	Acceptable Identification	Acceptable Address verification
Photographic proof of ID for UK/EAA and Swiss nationals		
<i>We can only accept certified copies of original documents</i>		
Valid UK full photo card driving licence	Yes	Yes
Valid EU member state National ID photo card	Yes	No
Valid firearms certificate or shotgun licence	Yes	Yes
Valid UK/EEA/Switzerland passport	Yes	No
Valid UK provisional photo card driving licence	Yes	Yes
Non-photographic identity for UK/EEA and Swiss nationals		
<i>We can only accept certified copies of original documents</i>		
Valid old style UK driving licence (no photo with signature)	Yes	Yes
HMRC documentation (PAYE Coding Notice/Tax Notification/Self-Assessment/Statement of Account/NI contributions bill) issued in the last 3 months or valid for the current tax year. We cannot accept P45 or P60 forms	Yes	Yes
Notification letter from benefits agency/local authority confirming your right to benefits dated within the last 12 months	Yes	Yes
Department for Works and Pensions (including Jobcentre Plus, benefits agency or veterans agency), dated within the last 12 months	Yes	Yes
Address verification only		
Bank, Building Society, Credit Union statement, dated within the last 3 months	No	Yes
Council Tax bill (valid for the current financial year)	No	Yes
Motor insurance certificate, valid for the current year but outside of cancellation period. We can't accept cover notes	No	Yes
Mortgage statement from a recognised lender, dated within the last 12 months	No	Yes
Sky or cable TV bills, dated within the last 3 months.	No	Yes
Telephone bill, dated within the last 3 months. We can't accept mobile phone bills	No	Yes
Utility bill - gas, electricity or water, dated within the last 3 months	No	Yes
Life assurance/Life insurance policy, dated within the last 3 months, but outside of cancellation period	No	Yes
Credit card statement, dated within the last 3 months	No	Yes
Current tenancy agreement, from a local council or a recognised letting agency	No	Yes
Voters role	No	Yes

The same document cannot be used for proof or identification and address verification.

All documents must have a certification date within the last 3 months.

Important information

- One document cannot serve to verify both identity and address.
- All applicants must have been resident in UK for last 3 years.
- Official online statements showing name and address are acceptable (internet banking screen shots are not acceptable)
- A utility bill which is clearly addressed to both individuals living at the same address (and which show both names in full) is acceptable as address evidence for both of applicants.

For non-UK passport holders it is essential that the passport includes confirmation of indefinite right to reside in the UK.

If you have not met the customer face to face, certification can be by a Professional (acceptance list below)

- Accountant
- Bank/Building Society official
- Doctor
- Solicitor
- Member of Parliament
- Independent Financial Advisors (UK regulated)
- Post Office Document Verification Service
- ACCA (Association of Chartered Certified Accountants)
- ICAEW (Institute of Chartered Accountants in England and Wales)
- ICAS (Institute of Chartered Accountants of Scotland)
- CAI (Chartered Accountants of Ireland)
- IFA (Institute of Financial Accountants)
- CIPRA (Chartered Institute of Public Finance and Accounting)
- CIMA (Chartered Institute of Management Accountants)
- Law Society International