

# Documents we'll need

When you submit a full application and it's accepted, we'll give you a list of what we need to assess the case. Just select the application you want to view and click on the 'Actions' tab.

Within this tab you can also upload all the documents we ask for (unless we state otherwise). You should upload these in their original form which you can then certify online. **Please make sure the whole of each document can be seen and the information is clear and legible.**

For ease, we've put together a list of what's needed as standard. We'll let you know if there's anything else.

Documents needed			
<b>Proof of residency and identity</b>	To help protect against fraud, the Anti Money Laundering Regulations (AML) require us to check the names and addresses of all our customers. We will attempt to do this electronically, but if this fails then each applicant must supply one item from the proof of identity list and one item from the proof of residency list. The same document cannot be used to verify both their identity and their residency.		
		Includes following:	
<b>Proof of identity</b>  Can't use the same document in this section and Proof of residency section (if required)	<b>Driving Licence</b>	<b>Auto requested if applicant has failed AML check</b>	Current full old style UK driving licence (paper version). Not more than 51 years old Current Full UK/EU/USA/Canada/Australia photo card driving licence. Not more than 10 years old Current Provisional UK photo card driving licence. Not more than three years old.
	<b>DWP / Benefits agency Letter</b>		Correspondence from the DWP/Benefits Agency/Social Insurance documents/Disability allowance book/Disability pension book/ROI Pension book dated within the last 13 months.
	<b>EU National ID Card</b>		EU National ID Card (photographic) which must be valid and in date.
	<b>NI Electoral Office ID</b>		Identity card issued by the Electoral Office for Northern Ireland (NI only).
	<b>HMRC correspondence</b>		HM Revenue & Customs/Revenue Commissioners correspondence e.g. Tax coding notice dated within the last 13 months (note: P60s & P45s are not acceptable).
	<b>Passport</b>		Full current signed valid Passport, not more than 10 years old.

#### Things to be aware of:

- The address must match against the application form.

### Documents needed

<b>Proof of residency</b>  <b>Can't use same document in this section and Proof of identity section</b>	<b>Bank statement</b>	<b>Auto requested if applicant has failed AML check and has not been found on Voter's Roll for all residential addresses for past 12 months</b>	Original or certified copy of Bank/Building Society/Credit Union statement*, dated within the last six months.
	<b>Credit card statement</b>		Original or certified copy of statement*, dated within the last six months.
	<b>DWP / Benefits agency Letter</b>		Correspondence from the DWP/Benefits Agency/Social Insurance documents/Disability allowance book/Disability pension book/allowance benefit dated within the last 13 months.
	<b>HMRC correspondence</b>		HM Revenue & Customs/Revenue Commissioners correspondence e.g. Tax coding notice dated within the last 13 months (note: P60s & P45s and internet copies are not acceptable).
	<b>Local Authority correspondence</b>		Council Tax bill (internet copies are not acceptable).
	<b>Solicitor house purchase letter</b>		Letter from solicitors confirming recent house purchase within the last six months.
	<b>Utility bill</b>		For example gas, electricity, water, telephone (not mobile), cable services, satellite TV e.g. Sky. Must be original statement* dated within the last six months (not 'dongle' contracts).

#### Things to be aware of:

- Documents being used to prove residency don't need to show the full name, but initials must match
- The address must match against the application form
- \* Statements downloaded from the internet (e-statement) can only be accepted if Proof of Identity is provided by either Passport, UK driving licence or EU ID card. An e-statement must be printed as a PDF document, not an excel download. E-statements must contain the company name and logo, date, your customer's full name and address. If it's used along with a driving license, the addresses must be the same.

### Documents needed

<b>Proof of income</b>  <b>(Only needed for residential and BTL Top Slicing applications but not BTL ICR)</b>	<b>Employed</b>	Latest three months' payslips Or Employer's reference.
	<b>Contractors</b>	Original or certified copy of the current contract and all other contracts held in the last 12 months.
	<b>Self-employed</b>  <b>or</b>  <b>a company Director with a shareholding of 25% or greater</b>	Latest two years' SA302s supported by the latest two years' Tax Year Overviews and the latest month's business bank statement.  The latest year's SA302 must be no older than 18 months from the date of application.  Our underwriters may request additional information to support the application at their discretion.
	<b>Pension</b>	Evidence of pension income (e.g. P60, or former employer's confirmation of pension).

## Documents needed

<b>Bank statements</b>  (Only needed for residential and BTL Top Slicing applications but not BTL ICR)	<b>Employed/Contractor/Pension</b>  (Includes company Directors with a shareholding of 25% or greater)	One full month's statement will be needed for the account which the applicant's wage/salary/contracting income/pension is paid into. Any statement supplied must be no older than three months.  If the applicant's income is not credited directly into their bank account, we may not be able to continue with the mortgage application.
	<b>Self-employed</b>	The latest month's statement will be needed for the applicant's business bank account. If the applicant doesn't hold a separate business account, then the latest full month's statement for their personal account will be asked for.
Proof of repayment strategy  (Only needed for residential mortgages being applied for on an interest only basis)	If the applicant is applying for an interest only mortgage, we need a completed 'Interest Only Repayment Strategy' form. We only accept the sale of this mortgaged property as the repayment strategy. This will be verified by an underwriter to ensure that it's credible.  You can find this form on the library page of our website – <a href="http://www.postoffice4intermediaries.co.uk/library">www.postoffice4intermediaries.co.uk/library</a>	

**You can securely upload and certify documents for assessment via our online application system.**

## Need help?

**Contact our intermediary support team from 8.30am to 6pm, Monday to Friday on 0345 266 8928\*.**

**It's time well spent.**



in conjunction with  
**Bank of Ireland** UK  
 for Intermediaries

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\*Lines are open Monday to Friday 8.30am to 6pm. Calls are recorded for training and monitoring purposes. Calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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