



Packaging Requirements - BTL & Holiday Let

Please upload all of the required documents to your application on the Broker Online portal to allow the application to be underwritten quickly, missing information can cause delays.

Supporting documents do not need to be certified.

Depending on the type of application we may require some additional documents to support your client's application, we'll let you know what these are. Our standard packaging requirements for all residential cases are below:

✓ Proof of Income

Please provide the relevant documents to support your application:

- **Employed** – Latest 3 months payslips and P60.
- **Self-employed** – Latest business bank statement, Last 2 years SA302's and supporting tax overviews. If your applicants have a qualified accountant we'll request an accountant's reference for them.
- **Retired** – Pension letter/statement or P60.
- **Applicants in Receipt of Benefits** – latest award letter
- **Other income** – Tax calculations and SA302s.

✓ Bank Statements

Latest 3 months **bank statements*** showing rent received for all rental properties (if applicable).

✓ Property

If the Property is a Flat – EWS1 Certificate or Buildings Regulations 2018 Certification from either the Developer or Building Manager.

✓ Deposit Evidence

Evidence of the deposit for purchase applications. Bank statements, memorandum of sale etc. *Please ensure any bank statements are dated within the last 30 days and show the holders full name and address.*

For gifted deposits, a gifted deposit declaration should be completed which can be found by clicking [here](#).

✓ Holiday Let Only

A letter from a local letting agent, addressed to applicant(s), quoting the property address and confirming the gross annual holiday let income for the property, covering a full calendar year and taking into account low, mid and high season levels of income.

✓ Signature Verification for all applicants

This can be a Passport (UK or foreign), UK photo-card driving licence, UK full old-style paper driving licence, UK Residence permit or UK Blue Badge parking permit (if it shows signature).

The Society will carry out electronic ID&V checks on all applicants. Should these checks fail, our underwriters may need to request additional ID documents.

✓ Limited Company BTL Applications Only

The Limited Company (Special Purchase Vehicle) must meet the following requirements:

- Ownership of the company must be in the personal names of all Directors.
- The Company must be registered in England or Wales
- All Directors must reside in the UK
- The Company must be set up exclusively for purpose of buying property

