Buy to Let evidence requirements guide

August 2026

The following tables show our standard documentation requirements for evidence.

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Information

- This guide applies to both residential and Buy to Let mortgage applications unless stated otherwise.
- For Buy to Let mortgage applications, 100% of primary and secondary income can be used.
- Please make sure proof of income is obtained for each applicant prior to the date of the mortgage application and that it meets our income evidence requirements.
- All income evidence must be retained for the term of the mortgage contract.
- Please also refer to the guides for our requirements for payslips, bank statements and accountant's certificate on santanderforintermediaries.co.uk.

Section 1 - Employed income

We don't accept an employer's reference as proof of income. Where payslips are provided, they can't be handwritten or amended in any way.

Income type	Acceptable proof
Permanent contract of employment (basic salary)	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).
Fixed-term contracts	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date), **and** • Evidence of continuous employment in the same field for the last 12 months, **and either** • Confirmation from employer of long-term employment arrangement, **or** • Written confirmation from a reputable agency of secure further positions.
Zero-hours contracts	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date), **and** • Evidence of continuous income in the same field of employment for the last 12 months, **and** • Confirmation from employer of ongoing employment arrangement.

Employment in your own family's business (if your clients hold less than 20% shareholding in the company)	Where your client's shareholding in a company (or combined shareholding of all clients) is 20% or more, please see the 'Self-employed income' section. • Latest monthly payslip (no older than 2 months from application date) supported by YTD figures. If paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date), **and** • Bank statements evidencing latest 3 months' salary credits.
Short term renewable contracts	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date), **and** • Evidence your client has worked in this field of employment for at least the last 12 months; **and** • Contract from employer, **and either** • Confirmation of earlier contracts, **or** • The arrangement is confirmed as ongoing by the employer/agency. • If a contract has less than 6 months to run, we require evidence that the contracts will be renewed.
London weighting **Large town allowance** **Permanent shift allowance** **Employer's mortgage subsidy** **Car allowance**	• Latest monthly payslip (no older than 2 months from application date) supported by YTD figures. If paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).
Second job – where a track record can be evidenced, and the income is ongoing and sustainable	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).

Discretionary mortgage subsidies	Restricted term subsidies may be considered as a secondary income subject to a minimum term of 5 years: • Contract of employment, **and** • Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).

Section 2 - Bonus, commission or overtime

Primary income (100%)	Acceptable proof
Bonus, commission or overtime	**To use as primary income, amounts must be regular and consistent and not a short term trend.** **We'll use the lowest monthly payment from the last 3 months' payslips x12.** • If paid monthly, latest 3 months' payslips required. • If paid weekly, 4 weeks' consecutive payslips required, along with 1 payslip from each of the previous 2 months identifying the bonus/commission/overtime payment. Where the income isn't supported by the year to date figure, we may reduce the income accordingly. Please record an explanation in the 'General notes' section of Introducer Internet, where there is a valid reason.

Secondary income (70%)	Acceptable proof

Bonus, commission or overtime	**Where amounts are regular but inconsistent.** **We'll use an average from the last 3 months' payslips x12.** • If paid monthly, latest 3 months' payslips required. • If paid weekly, 4 weeks' consecutive payslips required, along with one payslip from each of the previous 2 months identifying the bonus/commission/overtime payment. Where the income isn't supported by the year to date figure, we may reduce the income accordingly. Please record an explanation in the 'General notes' section of Introducer Internet, where there is a valid reason.
Bonus, commission or overtime paid less frequently than monthly e.g quarterly	• 3 payslips showing the last 3 bonus/commission/overtime payments received. Where the income isn't supported by the year to date figure, we may reduce the income accordingly. Please record an explanation in the 'General notes' section of Introducer Internet, where there is a valid reason.
Annual bonus or commission	• Most recent payslip showing bonus or commission payment; and • Previous payslip or P60 evidencing the bonus or commission paid in the previous tax year.

Section 3 - Parental leave (maternity and paternity)

- Latest payslip, and
- Last payslip prior to parental leave showing the full salary, and
- Details of lowest income expected during parental leave and if this is insufficient, alternative source of funds to support payments and living costs may be needed (e.g. savings).
- Where an applicant intends to return to work on the same terms as before the start of parental leave, we'll need confirmation of this in the 'General notes' section on Introducer Internet.
- Where an applicant (or either applicant if joint application) will be changing their working pattern following parental leave, we'll need a letter from the applicant's employer confirming their return to work conditions.
- Please make sure that you've included any anticipated childcare costs in non-regular expenditure. Where there will be no childcare costs, please provide an explanation including details of alternative arrangements in the 'General notes' section on Introducer Internet.

Section 4 - Self-employed income

Where there are unexplained downward trends or sharp increases in the most recent year's trading figures, please give us additional information to tell us why.

Where your client's shareholding in a company, or combined shareholding of your clients is less than 20%, treat as employed. Please refer to the 'Other income types' section for guidance on how to treat dividends.

Primary income (100%)	Acceptable proof
Employed income (salary) for Director of a limited company (where your client's shareholding in a company, or combined shareholding of all clients, is 20% or more, treat your client as self-employed)	• Accountant's certificate • For all self-employed income proof the most recent year-end mustn't be more than 18 months before the date of the application. • Dividends can't exceed your client's share of profit (after tax) and should be capped to net profit. We don't accept retained profits. **We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.** **Loans over 90% LTV (only available for residential applications where an existing Santander mortgage customer is moving home and borrowing the same or less)** • Accounts providing 3 years' trading figures signed by a suitably qualified accountant.

Net profit of a sole trader/partnership (including limited liability partnerships)	• Accountant's certificate
	
	If your client doesn't have an accountant, we need:
	
	• Self Assessment Tax Calculation forms (e.g. SA302) plus Tax Year Overviews (TYO) covering **latest 2 years** (SA302s and TYOs can be requested from the HMRC or via an online HMRC account). **For Buy to Let applications 12 trading months required, and**
	• **Latest month's business bank statement** (dated within the last 30 days).
	
	For all self-employed income proof, the most recent year-end mustn't be more than 18 months before the date of the application.
	
	For Limited Liability Partnerships (LLPs) we can also accept:
	
	• A letter on the LLPs headed paper from an independent partner/partnership accountant addressed to Santander for a partnership with 8 or more partners. This must include:
	  ○ Your client's net profit for the last 3 years*
	  ○ The nature of the business
	  ○ The year the business started
	  ○ Your client's percentage share of the net profit
	  ○ The name, signature and details of the person signing.
	
	*If they've been a partner for less than 3 years, we can accept a minimum of 2 years.
	
	Loans over 90% LTV (only available for residential applications where an existing Santander mortgage customer is moving home and borrowing the same or less)
	
	• 3 years' SA302s plus a Tax Year Overview for each corresponding tax year; **or**
	• Accounts providing 3 years' trading figures signed by a suitably qualified accountant.
	
	We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.

Dividends for Directors (where your client's shareholding in a company, or combined shareholding of all clients is 20% or more, treat your client as self-employed); includes Alphabet shares	• Accountant's certificate • For all self-employed income proof the most recent year-end must not be more than 18 months before the date of the application. • Dividends can't exceed your client's share of profit (after tax) and should be capped to net profit. We don't accept retained profits. **We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.** **Loans over 90% LTV (only available for residential applications where an existing Santander mortgage customer is moving home and borrowing the same or less)** • Accounts providing 3 years' trading figures signed by a suitably qualified accountant.
Sub-contractor in the construction industry	• Accountant's certificate **If your client doesn't have an accountant, we need:** • Self Assessment Tax Calculation forms (e.g. SA302) plus Tax Year Overviews (TYO) covering **latest 2 years** (SA302s and TYOs can be requested from the HMRC or via an online HMRC account); **and** • **Latest month's** business bank statement (dated within last 30 days). • For all self-employed income proof, the most recent year-end must not be more than 18 months before the date of the application. **If your client doesn't have Self Assessment Tax Calculation forms (e.g. SA302), we need:** • CIS Payment and Deduction statements plus TYOs covering **latest 2 years.** Where these are provided, we'll take an average of the last 2 years or the latest year if lower; **and** • **Latest month's** business bank statement (dated within the last 30 days). The latest CIS Payment and Deduction statement must be dated no more than **6 months** before the date of application.

	CIS Payment and Deduction statements must show: • the contractors name and employers tax reference • the end date of the tax month in which the payment was made • the sub-contractors name • the sub-contractors unique tax reference (UTR) • the gross amount of the payment made to the sub-contractor • the cost of any materials which may have reduced the amount upon which the deduction has been applied • the amount of the deduction. **Loans over 90% LTV** • 3 years' SA302s or CIS Payment and Deduction statements plus a Tax Year Overview for each corresponding tax year; **or** • Accounts providing 3 years' trading figures signed by a suitably qualified accountant. **We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.**
Umbrella company	We treat your client as self-employed where they are paid through umbrella companies. We don't accept income paid through an umbrella company that isn't declared for UK tax purposes. Income requirements • Minimum 2 years' self-employed evidence*; **together with** • terms of contract (with the firm they are working for not the umbrella company); **and** • future contracts. *For PAYE clients where self-employed evidence isn't available please provide the latest 2 years' P60s with the gross income input as the net profit figure.

PAYE contractors	• Latest month (4 weeks) payslips or invoices. • Latest 2 years' P60s with the gross income input as the net profit. • Copy of the contract with the firm they're working for **not** the Umbrella Company. • Where it's not possible to obtain the contract with the firm they're working for, if your client is contracting via an agency for example, then you should provide the agency contract.
Employed in your own family's business	• If your clients hold a 20% or more shareholding in the Company treat as self-employed. • Latest monthly payslip (no older than 2 months from application date) supported by YTD figures. If paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date); **and** • Bank statements evidencing latest 3 months' salary credits.
Acceptable accountant's qualifications	We accept accountant's certificates produced and signed by an accountant that has a qualification (and is an Associate or Fellow) with 1 of the professional bodies list below: • Institute of Chartered Accountants in England & Wales • Institute of Chartered Accountants of Scotland • Institute of Chartered Accountants in Ireland, also known as Chartered Accountants Ireland • Association of Chartered Certified Accountants • Association of Authorised Public Accountants • Chartered Institute of Management Accountants • Certified Public Accountants Association • Association of Accounting Technicians • Association of International Accountants • Chartered Institute of Taxation • Institute of Financial Accountants • Chartered Institute of Public Finance & Accountancy

Section 5 - Covid-19 impact

Please provide full details of any outstanding Bounce Back Loan (BBL) or Coronavirus Business Interruption Loan (CBIL) including the amount taken and the monthly payment.

Section 6 - Pension income

Income type	Acceptable proof

Pensions and annuities (private/company) (currently receiving)	• Latest monthly pension payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date), **or** • The latest bank statement evidencing the payment from the pension company, together with either: 1. Pension statement, **or** 2. Pension payslip up to 12 months old, **or** 3. Annuity/Pension letter, **or** 4. P60 (if not clear the P60 is related to pension/annuity then the covering letter must be provided from the pension/annuity provider) **Pension statements and annuity letters may not be handwritten or amended and must:** • show your client's name and address, which must match that stated on the application form, • show pension/annuity company's name, address, telephone number and company's registration number (if Limited) and be on headed paper or show company stamp, • show pay dates, • cover at least 1 month (4 consecutive weeks if paid weekly), • show gross income, • show net pay. **Pension statements (private/company) must:** • show regularity of payment, • not be older than 12 months. **Annuity letters must:** • show amount payable monthly, • not be older than 12 months. **Please note if a pension is paid less frequently than monthly, it'll only be considered as secondary income.**
State Pension	• DWP (Pension service) state pension letter issued within the last 12 months, **or** • Latest bank statement identifying payment from DWP.

Section 7 - Benefits income

At least 1 applicant must have a minimum income of £25,000.

Universal Credit, Working Tax Credit, Child Tax Credit and Child Benefit can't be used towards the minimum income.

Section 8 - Other income types

Income type	Acceptable proof
Investment income (excluding rental income)	Evidence of a regular income from this source showing a consistent or improving return: • Bank statements evidencing latest 3 months' income, **and** • Evidence of the source, e.g. portfolio of stocks and shares. As investment income is complex and different for every case it is advised that you speak to your dedicated contact about what evidence of the source is required.
Dividends for applicants with a shareholding of less than 20% (individually or combined)	Please speak to your dedicated contact about what evidence is required. Income should be entered into the 'Investment income' box when completing the AIP.
Maintenance payments	• Bank statements evidencing latest 3 months' maintenance payments (most recent statement to be no more than 1 month from application date). **Please note that maintenance payments can't be used for Buy to Let mortgage applications.**

Fostering income	• Confirmation from local authority of the number of children placed and the payment amount for each, **and** • Confirmation from local authority of the length of time they've been a foster parent and how long it is likely to continue, **and** • Details of future placements (where relevant), **and either** • Payslips evidencing latest 3 months' income, **or** • Bank statements evidencing latest 3 months' income, **or** • Self-employed accounts (if applicable).

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