

Intermediaries and investment  
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distribution

September 2018

# Bank statement requirements guide

## What should you be looking out for?

Mr John Michael Smith 1 Sample Street Sample Town SS1 1SS				Page 1 of 1
Your account summary for: <b>11<sup>th</sup> February 2017 to 10<sup>th</sup> March 2017</b>				
Account name: Mr John Michael Smith		Sort code: 00 11 22		
Account number: 12345678		Statement number: 02/17		
Balance brought forward from previous statement		£602.22		
Total money in		£27,518.04		
Total money out		£1,937.73		
Your balance as at close of business 10 <sup>th</sup> March 2017		£26,153.86		
Your overdraft limit is £0.00				
<b>Your transactions 11<sup>th</sup> February 2017 to 10<sup>th</sup> March 2017</b>				
Date	Description	Money in	Money out	Balance
11 <sup>th</sup> February	<b>BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT</b>			<b>£602.22</b>
12 <sup>th</sup> February	Sample Company plc BGC	1,300.00		£1,902.22
14 <sup>th</sup> February	Direct debit to Electricity Co		120.00	£1,782.22
15 <sup>th</sup> February	Cash withdrawal, Sampleton branch ATM		30.00	£1,752.22
15 <sup>th</sup> February	Direct debit to Water Co		55.00	£1,697.22
15 <sup>th</sup> February	Payment to Supermarket		115.00	£1,462.22
17 <sup>th</sup> February	Cash withdrawal, Sampleton branch ATM		235.00	£1,350.22
17 <sup>th</sup> February	Direct debit to A Loan Co		112.00	£1,350.22
18 <sup>th</sup> February	Interest paid after tax	0.04		£1,350.26
18 <sup>th</sup> February	Standing order to ABC Charity		2.00	£1,348.26
18 <sup>th</sup> February	Direct debit to Mobile Phone Co		38.73	£1,309.53
18 <sup>th</sup> February	Transfer from Mrs Sample Smith	25,000.00		£26,309.53
21 <sup>st</sup> February	Direct debit to Mortgage Co		1,115.00	£25,194.53
21 <sup>st</sup> February	Cheque in Sampleton branch ATM	18.00		£25,212.53
25 <sup>th</sup> February	Sample Company plc BGC	1,200.00		£26,412.53
28 <sup>th</sup> February	Payment to Supermarket		115.00	£26,297.53
1 <sup>st</sup> March	Cash withdrawal, Sampleton branch ATM		50.00	£26,247.53
28 <sup>th</sup> March	Direct debit to Television Co		93.67	£26,153.86
10 <sup>th</sup> March	<b>BALANCE CARRIED FORWARD TO NEXT STATEMENT</b>			<b>£26,153.86</b>

All figures are for illustrative purposes

- 1 When we request a full month of bank statements, there must be no pages missing.
- 2 Must show an applicant's name and address and match what is stated on the mortgage application.
- 3 Statements must be consecutive and dated no more than one month earlier than the date of application.
- 4 Outgoings must be in line with those stated on the mortgage application.
- 5 Must show debits.
- 6 Must show a running balance.
- 7 If the bank statement is being used to support proof a client is living at an address, it must show utility payments/household expenditure.
- 8 Commitments such as regular standing orders, charges, life insurance direct debits must match what is stated on the mortgage application. If any details don't match the application, please provide details within the 'General notes' section in Introducer Internet.
- 9 If proof of deposit is required, this can be supported by a bank statement, however further evidence may be requested to see trail/build of funds.
- 10 Income must be shown and match what is stated on the mortgage application. If a joint bank statement is used to confirm income on a sole application, the origin of the salary credits/benefits must be clear.

**Online bank statements are acceptable but we can't accept statements where information is illegible or has been amended.**

Please note: bank statements are not sufficient on their own as evidence of earned income. They may still be used to evidence other income types, or as supporting evidence if they meet our requirements. If the bank statement is being used to support income evidence (e.g. salary credits, benefit payments and rental income) you only need to provide the individual bank statement page showing the income entry.

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