


Intermediaries and investment
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August 2018

Accountant's certificate requirements guide

A guide to our accountant's certificate requirements



Accountant's certificate August 2018

Confirming income for all self-employed applicants

THIS MUST BE FULLY COMPLETED BY AN ACCOUNTANT WITH A QUALIFICATION ACCEPTABLE TO SANTANDER. PLEASE COMPLETE THIS FORM, PRINT IT OFF, SIGN AND RETURN IT TO THE APPLICANT(S) OR BROKER.

In ALL cases, please complete sections A and E, then:

- For sole trading self-employed applicants also complete section B
- For self-employed partners of a partnership business also complete section C
- For limited company director(s) (20% or more shareholding) also complete section D

You'll need to complete a separate certificate for each individual company

Section A – As the company's accountant, please clarify the following details 1

Name of applicant(s) whose income(s) is/are stated below

Nature of the business

Trading name (if applicable)

Name of the business

Business commencement/incorporation date

Please note:
We require information from the last three years' trading accounts and will only accept income declared in the UK for tax purposes. The most recent year-end must not be more than 18 months before the date of the mortgage application. If you cannot provide three years' figures please provide the reason:

Where two applicants derive income from the same business this form can be completed for both applicants, however, make sure the individual shareholding and income is clear.

Section B – For sole trading self-employed applicants 2

	Dates of financial year end		
	Last completed year	Year 2	Year 3
Annual turnover	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross profit before tax	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net profit before tax	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section C – For self-employed partners of a partnership business 3

Percentage of business owned (must be entered as a percentage)

Applicant 1 % Applicant 2 %

		Dates of financial year end		
		Last completed year	Year 2	Year 3
Annual turnover	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross profit before tax	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net profit before tax	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net profit before tax attributable to applicant	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>

- 1 Make sure the accountant has completed **all** fields in 'Section A', including business name and trading name. They also need to have completed the relevant section (B, C or D) depending on the self-employment type.
- 2 **Sole trader?** Make sure the accountant has completed **all** fields in the table in 'Section B'.
- 3 **Partners of a partnership business?** Make sure the accountant has completed **all** fields in the table in Section C, making sure the applicant's business ownership is entered as a percentage.

Important information

- Please make sure a **separate** certificate has been completed for each individual company.
- Three years' figures should be provided for all self-employed applicants. If your client has been trading for less than three years, two years' figures (minimum) is acceptable.
- **We only accept our standard accountant's certificate and reserve the right to request accounts if required.**

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Section D – For limited company director(s) (≥10% or more shareholding) 4

Registered number of company Alphabet share structure Yes No

Number of shares held by Applicant 1 Applicant 2

Percentage of applicant's shareholding % %

		Dates of financial year end		
		Last completed year	Year 2	Year 3
Annual turnover	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profit on activities	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profit (after tax and before dividend)	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shareholders' funds	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's salary as director (A)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's dividend distribution* (B)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's total income (A + B only)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>

* Show the net dividend figure for pre 2016/17 tax years.

Section E 5

Are there any adverse qualifications to the accounts? Yes No

If Yes, please provide an explanation in the box below.

Please provide comment and give your view in the box below of the ongoing ability of the business to trade where there is:

- any sharp increase/decrease of profit or turnover; or
- a negative shareholder's fund figure in any year; or
- a decline in the profit or turnover in the latest year.

6

I can confirm that the information provided in this form is an accurate reflection of the financial performance of the applicant's business.

Name Date

Accountant's qualification (must hold a UK accountant's qualification) Accountancy firm and full address

Signature 7 Postcode

8

Once this form has been fully completed, please print it off, sign it and return it to the applicant(s) or broker.

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- 4 **Limited company director?** Make sure the accountant has completed **all** fields in 'Section D'. Check the profit (after tax and before dividend) and make sure the dividends figure used for affordability isn't any higher than the applicant's share of this.
- 5 Make sure the accountant has completed **all** fields in 'Section E'.
- 6 Make sure the accountant includes a full explanation in 'Section E':
 - if there's any sharp increase/decrease in profit or turnover; or
 - if there's been a decline in the profit or turnover in the latest year; and
 - of the future sustainability of income moving forward.

'N/A' is not acceptable in any of the scenarios.
- 7 Accountant's qualification **must** be selected from the drop down list.
- 8 The form **must** be signed by a suitably qualified accountant. A company signature or a signature from the self-employed applicant is **not** acceptable.

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