

Intermediaries and investment
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distribution

September 2018

How to input bonus, commission and overtime guide

Contents

It's important that any bonus, commission or overtime payments are entered into the correct section in Introducer Internet. This guide shows you how to input both primary and secondary bonus, commission and overtime payments.

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[Quarterly/other bonus, commission or overtime \(secondary income\)](#)



Monthly bonus, commission or overtime (primary income)

Affordability calculator

Does applicant 1 receive any bonus or commission?

Yes No

Is the bonus or commission paid at least every month?

Yes No

How often is the applicant paid?

Monthly

Enter the latest three months' bonus or commission payments from the payslips.

£	1,000
£	1,100
£	900

i Please make sure you click on 'Calculate'.

Calculate

We'll automatically use **£10,800** as the annual figure in our calculation, and we'll use this as **primary income (100%)**.

At AIP enter this annual figure under primary bonus or commission.

If there's a significant difference between this amount and the year to date figure on the applicant's payslip, please provide an explanation in the 'General notes' section of Introducer Internet.

2 Our calculator automatically works out how much of this income we'll use and whether we'll consider it as **primary or secondary** income.

1 Always use our affordability calculator to enter the bonus, commission or overtime payments.

Introducer Internet

Primary bonus, commission or overtime (where paid at least every month) - enter annual equivalent ?

Bonus or commission *

£ 10,800

Overtime *

£ 0

Secondary bonus, commission or overtime - enter annual equivalent ?

Bonus, commission or overtime, paid monthly *

£ 0

Annual bonus or commission *

£ 0

Other bonus, commission or overtime paid less often than monthly *

£ 0

3 In Introducer Internet > Agreement in principle > Financial > Income details please enter the bonus, commission or overtime payments in the "Primary bonus, commission or overtime" section.

Monthly bonus, commission or overtime (secondary income)

Affordability calculator

Does applicant 1 receive any bonus or commission?

Is the bonus or commission paid at least every month?

How often is the applicant paid?

Monthly

Enter the latest three months' bonus or commission payments from the payslips.

£	700	<input type="button" value="x"/>
£	1,100	
£	0	

i Please make sure you click on 'Calculate'.

We'll automatically use **£7,200** as the annual figure in our calculation, and we'll use this as **secondary income (65%)**.

At AIP enter this annual figure under secondary bonus or commission paid monthly.

If there's a significant difference between this amount and the year to date figure on the applicant's payslip, please provide an explanation in the 'General notes' section of Introducer Internet.

2

Our calculator automatically uses this amount and confirms that we'll consider this as **secondary income**.

1

Always use our affordability calculator to enter the bonus, commission or overtime payments.

Introducer Internet

Primary bonus, commission or overtime (where paid at least every month) - enter annual equivalent ?

Bonus or commission *

£ 0

Overtime *

£ 0

Secondary bonus, commission or overtime - enter annual equivalent ?

Bonus, commission or overtime, paid monthly *

£ 7,200

Annual bonus or commission *

£ 0

Other bonus, commission or overtime paid less often than monthly *

£ 0

3

In Introducer Internet > Agreement in principle > Financial > Income details please enter the bonus, commission or overtime payments in the "Secondary bonus, commission or overtime" section.

Annual bonus, commission or overtime (secondary income)

Affordability calculator

Does applicant 1 receive any bonus or commission?

Is the bonus or commission paid at least every month?

How often is the bonus or commission paid?

Annually

How much bonus or commission is earned annually?

£ 5,000

Please make sure you click on 'Add' to include this income in the affordability calculation.

We'll automatically use **£5,000** as the annual figure in our calculation, and we'll use this as **secondary income (65%)**.

At AIP enter this as annual bonus or commission.

2 Our calculator automatically uses this amount and confirms that we'll consider this as **secondary income**.

1 Always use our affordability calculator to enter the bonus, commission or overtime payments.

Introducer Internet

Primary bonus, commission or overtime (where paid at least every month) - enter annual equivalent

Bonus or commission *

£ 0

Overtime *

£ 0

Secondary bonus, commission or overtime - enter annual equivalent

Bonus, commission or overtime, paid monthly *

£ 0

Annual bonus or commission *

£ 5,000

Other bonus, commission or overtime paid less often than monthly *

£ 0

3 In Introducer Internet > Agreement in principle > Financial > Income details please enter the bonus, commission or overtime payments in the "Secondary bonus, commission or overtime" section.

Quarterly/other bonus, commission or overtime (secondary income)

Affordability calculator

Does applicant 1 receive any bonus or commission?

Yes No

Is the bonus or commission paid at least every month?

Yes No

How often is the bonus or commission paid?

Quarterly

Enter the latest three quarterly bonus or commission payments

£ 300

£ 1,000

£ 500

i Please make sure you click on 'Calculate'.

1 Always use our affordability calculator to enter the bonus, commission or overtime payments.

2 We'll automatically use **£2,400** as the annual figure in our calculation, and we'll use this as **secondary income (65%)**.
At AIP enter this annual figure under secondary bonus, commission or overtime paid less often than monthly.

2 Our calculator automatically works out how much of this income we'll use and confirms that we'll consider this as **secondary income**.

Introducer Internet

Primary bonus, commission or overtime (where paid at least every month) – enter annual equivalent ?

Bonus or commission *

£ 0

Overtime *

£ 0

Secondary bonus, commission or overtime - enter annual equivalent ?

Bonus, commission or overtime, paid monthly *

£ 0

Annual bonus or commission *

£ 0

Other bonus, commission or overtime paid less often than monthly *

£ 2,400

3 In Introducer Internet > Agreement in principle > Financial > Income details please enter the bonus, commission or overtime payments in the "Secondary bonus, commission or overtime" section.

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