

Intermediaries and investment
professionals only: not for public
distribution

January 2025

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: 6th January 2025 to 3rd February 2025 | | | | | |
| Account name: Mr John Michael Smith | | Sort code: 00 11 22 | | | |
| Account number: 12345678 | | Statement number: 02/20 | | | |
| 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 3 rd February 2025 | | | | | £26,153.86 |
| Your overdraft limit is £0.00 | | | | | |
| Your transactions 6th January 2025 to 3rd February 2025 | | | | | |
| Date | Description | Money in | Money out | Balance | |
| 6 th January | BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT | | | £602.22 | |
| 7 th January | Sample Company plc BGC | 1,300.00 | | £1,902.22 | |
| 14 th January | Direct debit to Electricity Co | | 120.00 | £1,782.22 | |
| 15 th January | Cash withdrawal, Sampleton branch ATM | | 30.00 | £1,752.22 | |
| 15 th January | Direct debit to Water Co | | 55.00 | £1,697.22 | |
| 16 th January | Payment to Supermarket | | 115.00 | £1,462.22 | |
| 17 th January | Cash withdrawal, Sampleton branch ATM | | 235.00 | £1,350.22 | |
| 17 th January | Direct debit to A Loan Co | | 112.00 | £1,350.22 | |
| 18 th January | Interest paid after tax | 0.04 | | £1,350.26 | |
| 18 th January | Standing order to ABC Charity | | 2.00 | £1,348.26 | |
| 18 th January | Direct debit to Mobile Phone Co | | 38.73 | £1,309.53 | |
| 18 th January | Transfer from Mrs Sample Smith | 25,000.00 | | £26,309.53 | |
| 21 st January | Direct debit to Mortgage Co | | 1,115.00 | £25,194.53 | |
| 21 st January | Cheque in Sampleton branch ATM | 18.00 | | £25,212.53 | |
| 24 th January | Sample Company plc BGC | 1,200.00 | | £26,412.53 | |
| 28 th January | Payment to Supermarket | | 115.00 | £26,297.53 | |
| 1 st February | Cash withdrawal, Sampleton branch ATM | | 50.00 | £26,247.53 | |
| 3 rd February | Direct debit to Television Co | | 93.67 | £26,153.86 | |
| 3 rd February | BALANCE CARRIED FORWARD TO NEXT STATEMENT | | | £26,153.86 | |

All figures are for illustrative purposes.

- 1 When we request a full month of bank statements, there mustn't be any pages missing.
 - 2 Must show your client's name and address. This should match the name and address on the application.
 - 3 Statements must be consecutive and dated no more than 2 months earlier than the date of the application.
 - 4 Outgoings must match what you've told us about on the application.
 - 5 Must show debits.
 - 6 Must show a running balance.
 - 7 If the bank statement is being used as proof of your client is living at an address, it must show utility payments/household expenditure.
 - 8 Commitments such as regular standing orders, charges and life insurance must match the application. If any details don't match the application, please give details within the 'General notes' section in Introducer Internet.
 - 9 If proof of deposit is needed, this can be supported by a bank statement. We may ask for more evidence to see how the money has been built up.
 - 10 Income must be shown and match 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.
- Please note:** bank statements aren't enough to evidence income on their own. They may still be used to evidence other income types, or as supporting evidence if they meet our policy. If the bank statement is being used to support income evidence (e.g. salary credits, benefit payments and rental income, you only need to give the individual bank statement page showing the income entry.

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

Self-employed applications

Page 1 of 1

Mr John Michael Smith
1 Sample Street
Sample Town
SS1 1SS

Your account summary for:
6th January 2025 to 3rd February 2025

Account name: Mr John Michael Smith T/A ABC TRANSPORT
Account number: 12345678 **Sort code:** 00 11 22
Statement number: 02/20

| | |
|--|-------------|
| Balance brought forward from previous statement | £124,204.58 |
| Total money in | £66,897.72 |
| Total money out | £1,932.35 |
| Your balance as at close of business 10 th March 2024 | £189,169.95 |
| Your overdraft limit is £0.00 | |

Your transactions 6th January 2025 to 3rd February 2025

| Date | Description | Money in | Money out | Balance |
|--------------------------|--|-----------|-----------|--------------------|
| 6 th January | BALANCE BROUGHT FORWARD FROM PREVIOUS STATEMENT | | | £124,204.58 |
| 7 th January | Automated pay in ABC Feb work | 23,000.00 | | £147,204.58 |
| 14 th January | Digital banking to Sample transport | | 197.00 | £147,007.58 |
| 15 th January | Cash withdrawal, Sampleton branch ATM | | 230.00 | £146,777.58 |
| 15 th January | Direct debit to Mobile Phone Co | | 155.00 | £146,622.58 |
| 16 th January | Payment to HMRC | | 115.00 | £146,507.58 |
| 17 th January | Cash withdrawal, Sampleton branch ATM | | 235.00 | £146,272.58 |
| 17 th January | Direct debit to Sample fuel | | 112.00 | £146,160.58 |
| 18 th January | Cash and deposit machine | 897.72 | | £147,058.30 |
| 18 th January | Standing order to Sample motors | | 252.35 | £146,805.95 |
| 18 th January | Direct debit to Sample insurance | | 138.73 | £146,667.22 |
| 18 th January | Automated pay in FEB 20 work | 25,000.00 | | £171,667.22 |
| 21 st January | Debit card transaction to DVLA | | 135.00 | £171,532.22 |
| 21 st January | Cheque in Sampleton branch ATM | 1,900.00 | | £173,432.22 |
| 24 th January | Automated pay in JWRG Feb 20 | 16,100.00 | | £189,532.22 |
| 28 th January | Standing order Sample reference | | 119.00 | £189,413.22 |
| 1 st February | Cash withdrawal, Sampleton branch ATM | | 150.00 | £189,263.22 |
| 3 rd February | ATM transaction 28 Mar | | 93.27 | £189,169.95 |
| 3 rd February | BALANCE CARRIED FORWARD TO NEXT STATEMENT | | | £189,169.95 |

All figures are for illustrative purposes.



1 When we request 3 months' bank statements, there mustn't be any pages missing.

2 For sole trader applications, the bank statements must either show the name of you client or the trading name of the business. This should match the application.

For limited company directors, the bank statements must show the company name and either the trading or registered address of the business and match what is stated on the application

3 Statements must be consecutive and dated no more than 30 days earlier than the date of the application.

Please note: bank statements aren't enough to evidence income on their own. All bank statements must be legible, not have any details removed and should show no bounced, returned, unpaid charges or unauthorised overdraft charges.

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



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