

Intermediaries and investment professionals only: not for public distribution

June 2025

PROOF OF DEPOSIT REQUIREMENTS GUIDE



WHAT EVIDENCE DO YOU NEED TO PROVIDE?

TYPE OF DEPOSIT

EVIDENCE REQUIRED

Capital raised from another property Copy of the mortgage offer letter.

Endowment/Investment policy maturity/surrender Letter from FCA regulated provider showing maturity or surrender value.

Equity Confirmation of the sale price and balance outstanding.

Within Introducer Internet, tell us the title and full name of the person(s) providing the gift, amount of gift, relationship to applicant(s), occupation of the person(s) providing the gift, how has the person(s) providing the gift generated the funds, country of origin and any legal interest to remain (including second charge).

Gifted deposit We may ask for some additional requirements where the gifted deposit is coming from abroad. Please see the Evidence requirements > Proof of deposit section of the [lending criteria](#) on our website.

We'll not accept a gifted deposit if:

- it's protected by a Deed of Trust (or similar),
- the person providing it will be living in the property, but is not named on the mortgage, **or**
- there is a beneficial/equitable ownership/interest in the property.

Loan Where the source of deposit is a loan, you should provide the following details in the notes section of Introducer Internet:

- amount,
- lender (explain background if not a financial institution),
- loan terms (for example, interest rate, payments required),
- any security required for example, second charge*, **and**
- confirmation that payments have been factored into affordability.

*We don't allow a second charge on any Flexible mortgage products.

Copy of the savings book or bank statement showing the full amount of the deposit.

Savings

We may need further evidence to demonstrate the origin of any recent lump sum investment or where we need to see the trail/build up of funds. Please see our [bank statements requirements guide](#) for further information.

PLEASE NOTE: we don't accept cryptocurrencies as a source of deposit or deposit funds originating from a child's bank account/trustee account or a foreign business bank account The list above is not exhaustive and other sources may be acceptable.