Residential evidence requirements guide

November 2026

The following tables show our standard documentation requirements for evidence.

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Information

- This guide applies to both residential and Buy to Let mortgage applications unless stated otherwise.
- For Buy to Let mortgage applications, 100% of primary and secondary income can be used.
- Please make sure proof of income is obtained for each applicant prior to the date of the mortgage application and that it meets our income evidence requirements.
- All income evidence must be retained for the term of the mortgage contract.
- Please also refer to the guides for our requirements for payslips, bank statements and accountant's certificate on santanderforintermediaries.co.uk.

Section 1 - Employed income

We don't accept an employer's reference as proof of income. Where payslips are provided, they can't be handwritten or amended in any way.

Primary income (100%)	Acceptable proof
Permanent contract of employment (basic salary)	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).
Fixed-term contracts	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date); **and** • Evidence of continuous employment in the same field for the last 12 months; **and either** • Confirmation from employer of long-term employment arrangement; **or** • Written confirmation from a reputable agency of secure further positions.
Zero-hours contracts	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date); **and** • Evidence of continuous income in the same field of employment for the last 12 months; **and** • Confirmation from employer of ongoing employment arrangement.

Employment in your own family's business (if your clients hold less than 20% shareholding in the Company)	Where your client's shareholding in a company (or combined shareholding of all clients) is 20% or more, please see the 'Self-employed income' section. • Latest monthly payslip (no older than 2 months from application date) supported by YTD figures. If paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date); **and** • Bank statements evidencing latest 3 months' salary credits.
Short term renewable contracts	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date); **and** • Evidence your client has worked in this field of employment for at least the last 12 months; **and** • Contract from employer; **and either** • Confirmation of earlier contracts; **or** • The arrangement is confirmed as ongoing by the employer/agency.

Other primary income (100%)	**Acceptable proof**
London weighting **Large town allowance** **Permanent shift allowance** **Employer's mortgage subsidy** **Housing allowance** **Car allowance**	• Latest monthly payslip (no older than 2 months from application date) supported by YTD figures. If paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).
Second job – where a track record can be evidenced, and the income is ongoing and sustainable	• Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).

Secondary income (70%)	**Acceptable proof**

Discretionary mortgage subsidies and housing allowance	Restricted term subsidies may be considered as a secondary income subject to a minimum term of 5 years: • Contract of employment; **and** • Latest monthly payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date).

Section 2 - Bonus, commission or overtime

Primary income (100%)	Acceptable proof
Bonus, commission or overtime	**To use as primary income, amounts must be regular and consistent and not a short term trend.** **We'll use the lowest monthly payment from the last 3 months' payslips x12.** • If paid monthly, latest 3 months' payslips required. • If paid weekly, 4 weeks' consecutive payslips required, along with 1 payslip from each of the previous 2 months identifying the bonus/commission/overtime payment. Where the income isn't supported by the year to date figure, we may reduce the income accordingly. Please record an explanation in the 'General notes' section of Introducer Internet, where there is a valid reason.

Secondary income (70%)	Acceptable proof

Bonus, commission or overtime	**Where amounts are regular but inconsistent.** **We'll use an average from the last 3 months' payslips x12.** • If paid monthly, latest 3 months' payslips required. • If paid weekly, 4 weeks' consecutive payslips required, along with one payslip from each of the previous 2 months identifying the bonus/commission/overtime payment. Where the income isn't supported by the year to date figure, we may reduce the income accordingly. Please record an explanation in the 'General notes' section of Introducer Internet, where there is a valid reason.
Bonus, commission or overtime paid less frequently than monthly e.g quarterly	• 3 payslips showing the last 3 bonus/commission/overtime payments received. Where the income isn't supported by the year to date figure, we may reduce the income accordingly. Please record an explanation in the 'General notes' section of Introducer Internet, where there is a valid reason.
Annual bonus or commission	• Most recent payslip showing bonus or commission payment; and • Previous payslip or P60 evidencing the bonus or commission paid in the previous tax year.

Section 3 - Parental leave (maternity and paternity)

- Latest payslip, and
- Last payslip prior to parental leave showing the full salary, and
- Details of lowest income expected during parental leave and if this is insufficient, alternative source of funds to support payments and living costs may be needed (e.g. savings).
- Where an applicant intends to return to work on the same terms as before the start of parental leave, we'll need confirmation of this in the 'General notes' section on Introducer Internet.
- Where an applicant (or either applicant if joint application) will be changing their working pattern following parental leave, we'll need a letter from the applicant's employer confirming their return to work conditions.
- Please make sure that you've included any anticipated childcare costs in non-regular expenditure. Where there will be no childcare costs please provide an explanation including details of alternative arrangements in the 'General notes' section on Introducer Internet

Section 4 - Self-employed income

Where there are unexplained downward trends or sharp increases in the most recent year's trading figures, please give us additional information to tell us why.

Where your client's shareholding in a company, or combined shareholding of your clients is less than 20%, treat as employed. Please refer to the 'Other income types' section for guidance on how to treat dividends.

Primary income (100%)	Acceptable proof
Employed income (salary) for Director of a limited company (where your client's shareholding in a company, or combined shareholding of all clients, is 20% or more, treat your client as self-employed)	• Accountant's certificate • For all self-employed income proof the most recent year-end mustn't be more than 18 months before the date of the application. • Dividends can't exceed your client's share of profit (after tax) and should be capped to net profit. We don't accept retained profits. **We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.** **Loans over 90% LTV (only available for residential applications where an existing Santander mortgage customer is moving home and borrowing the same or less)** • Accounts providing 3 years' trading figures signed by a suitably qualified accountant.

Net profit of a sole trader/partnership (including limited liability partnerships)	• Accountant's certificate **If your client doesn't have an accountant, we need:** • Self Assessment Tax Calculation forms (e.g. SA302) plus Tax Year Overviews (TYO) covering **latest 2 years** (SA302s and TYOs can be requested from the HMRC or via an online HMRC account). **For Buy to Let applications 12 trading months required, and** • **Latest month's business bank statement** (dated within the last 30 days). For all self-employed income proof, the most recent year-end mustn't be more than 18 months before the date of the application. **For Limited Liability Partnerships (LLPs) we can also accept:** • A letter on the LLPs headed paper from an independent partner/partnership accountant addressed to Santander for a partnership with 8 or more partners. This must include: ○ Your client's net profit for the last 3 years* ○ The nature of the business ○ The year the business started ○ Your client's percentage share of the net profit ○ The name, signature and details of the person signing. *If they've been a partner for less than 3 years, we can accept a minimum of 2 years. **Loans over 90% LTV (only available for residential applications where an existing Santander mortgage customer is moving home and borrowing the same or less)** • 3 years' SA302s plus a Tax Year Overview for each corresponding tax year; **or** • Accounts providing 3 years' trading figures signed by a suitably qualified accountant. **We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.**

Dividends for Directors (where your client's shareholding in a company, or combined shareholding of all clients is 20% or more, treat your client as self-employed); includes Alphabet shares	• Accountant's certificate • For all self-employed income proof the most recent year-end must not be more than 18 months before the date of the application. • Dividends can't exceed your client's share of profit (after tax) and should be capped to net profit. We don't accept retained profits. **We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.** **Loans over 90% LTV (only available for residential applications where an existing Santander mortgage customer is moving home and borrowing the same or less)** • Accounts providing 3 years' trading figures signed by a suitably qualified accountant.
Sub-contractor in the construction industry	• Accountant's certificate **If your client doesn't have an accountant, we need:** • Self Assessment Tax Calculation forms (e.g. SA302) plus Tax Year Overviews (TYO) covering **latest 2 years** (SA302s and TYOs can be requested from the HMRC or via an online HMRC account); **and** • **Latest month's** business bank statement (dated within last 30 days). • For all self-employed income proof, the most recent year-end must not be more than 18 months before the date of the application. **If your client doesn't have Self Assessment Tax Calculation forms (e.g. SA302), we need:** • CIS Payment and Deduction statements plus TYOs covering **latest 2 years.** Where these are provided, we'll take an average of the last 2 years or the latest year if lower; **and** • **Latest month's** business bank statement (dated within the last 30 days). The latest CIS Payment and Deduction statement must be dated no more than **6 months** before the date of application.

	CIS Payment and Deduction statements must show: • the contractors name and employers tax reference • the end date of the tax month in which the payment was made • the sub-contractors name • the sub-contractors unique tax reference (UTR) • the gross amount of the payment made to the sub-contractor • the cost of any materials which may have reduced the amount upon which the deduction has been applied • the amount of the deduction. **Loans over 90% LTV** • 3 years' SA302s or CIS Payment and Deduction statements plus a Tax Year Overview for each corresponding tax year; **or** • Accounts providing 3 years' trading figures signed by a suitably qualified accountant. **We reserve the right to request accounts where necessary. These must be final accounts and signed by a suitably qualified accountant. Please see below for acceptable accountant's qualifications.**
Umbrella company	We treat your client as self-employed where they are paid through umbrella companies. We don't accept income paid through an umbrella company that isn't declared for UK tax purposes. Income requirements • Minimum 2 years' self-employed evidence*; **together with** • terms of contract (with the firm they are working for not the umbrella company); **and** • future contracts. *For PAYE clients where self-employed evidence isn't available please provide the latest 2 years' P60s with the gross income input as the net profit figure.

PAYE contractors	• Latest month (4 weeks) payslips or invoices. • Latest 2 years' P60s with the gross income input as the net profit. • Copy of the contract with the firm they're working for **not** the Umbrella Company. • Where's it's not possible to obtain the contract with the firm they're working for, if your client is contracting via an agency for example, then you should provide the agency contract.
Employed in your own family's business	• If your clients hold a 20% or more shareholding in the Company treat as self-employed. • Latest monthly payslip (no older than 2 months from application date) supported by YTD figures. If paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date); **and** • Bank statements evidencing latest 3 months' salary credits.
Acceptable accountant's qualifications	We accept accountant's certificates produced and signed by an accountant that has a qualification (and is an Associate or Fellow) with 1 of the professional bodies list below: • Institute of Chartered Accountants in England & Wales • Institute of Chartered Accountants of Scotland • Institute of Chartered Accountants in Ireland, also known as Chartered Accountants Ireland • Association of Chartered Certified Accountants • Association of Authorised Public Accountants • Chartered Institute of Management Accountants • Certified Public Accountants Association • Association of Accounting Technicians • Association of International Accountants • Chartered Institute of Taxation • Institute of Financial Accountants • Chartered Institute of Public Finance & Accountancy

Covid-19 impact:

Please provide full details of any outstanding Bounce Back Loan (BBL) or Coronavirus Business Interruption Loan (CBIL) including the amount taken and the monthly payment.

Section 5 - Pension income

Primary income (100%)	Acceptable proof

Pensions and annuities (private/company) (currently receiving)	• Latest monthly pension payslip (no older than 2 months from application date) or if paid more frequently than monthly, last 4 weeks' payslips required (no older than 5 weeks from application date), **or** • The latest bank statement evidencing the payment from the pension company, together with either: 1. Pension statement, **or** 2. Pension payslip up to 12 months old, **or** 3. Annuity/Pension letter, **or** 4. P60 (if not clear the P60 is related to pension/annuity then the covering letter must be provided from the pension/annuity provider) **Pension statements and annuity letters may not be handwritten or amended and must:** • show your client's name and address, which must match that stated on the application form, • show pension/annuity company's name, address, telephone number and company's registration number (if Limited) and be on headed paper or show company stamp, • show pay dates, • cover at least 1 month (4 consecutive weeks if paid weekly), • show gross income, • show net pay. **Pension statements (private/company) must:** • show regularity of payment, • not be older than 12 months. **Annuity letters must:** • show amount payable monthly, • not be older than 12 months. **Please note if a pension is paid less frequently than monthly, it'll only be considered as secondary income.**
State Pension	• DWP (Pension service) state pension letter issued within the last 12 months, **or** • Latest bank statement identifying payment from DWP.

Section 6 - Benefits income

Other primary income (100%)	Acceptable proof
Working Tax Credit* **Child Tax Credit*** **Child Benefit***	• HMRC Tax Credit award letter or HMRC Child Benefit letter/online proof of entitlement (all pages); **or** • For Tax Credits, bank statements evidencing the last 3 months' tax credits (most recent statement to be no more than 1 month from application date); **or** • For Child Benefit, most recent bank statement/certified photocopy of building society passbook evidencing the payment from the HMRC/DWP source. • Where any client's total gross income is above £60,000, Child Benefit must not be included as a source of income. • We may ask for further information to confirm how the mortgage will remain affordable when the payments end. *Where these benefits are paid as part of your client's Universal Credit payment, we'll treat them as secondary income (70%). **Please note that Universal Credit, Working Tax Credit, Child Tax Credit and Child Benefit can't be used for Buy to Let mortgage applications.**

Secondary income (70%)	Acceptable proof
State benefits (DWP/HMRC) confirmed as indefinite e.g. carer's allowance and DLA	• Latest DWP/HMRC letter confirming the amount and benefit type.

Universal Credit	• Latest Universal Credit payment summary (dated within 1 month of application) with a breakdown of payments and deductions. It must show all sections, including: • What your client is entitled to. • The amount taken off (deductions). • Total payment for this month. • Last 6 months' payments shown on the Universal Credit account. Universal Credit income calculation: • We'll take an average of the last 6 months' payments **minus** the latest month's housing benefit (if 6 months' full statements are received then we'll take an average of all totals minus all housing benefit).

Section 7 - Other income types

Secondary income (70%)	Acceptable proof
Investment income (excluding rental income)	Evidence of a regular income from this source showing a consistent or improving return: • Bank statements evidencing latest 3 months' income, **and** • Evidence of the source, e.g. portfolio of stocks and shares. As investment income is complex and different for every case it is advised that you speak to your dedicated contact about what evidence of the source is required.
Dividends for clients with a shareholding of less than 20% (individually or combined)	Please speak to your dedicated contact about what evidence is required. Income should be entered into the 'Investment income' box when completing the AIP.

Rental income from properties already let **Allowable annual rental income as calculated in Introducer Internet or our affordability calculator**	• Bank statements evidencing latest 3 months' rental income, **or** • 2 years' self-employed accounts (only acceptable where your clients let out properties as part of a business). **Please note that rental income from Buy to Let properties can't be used for Buy to Let mortgage applications.**
Maintenance payments	• Bank statements evidencing latest 3 months' maintenance payments (most recent statement to be no more than 1 month from application date). **Please note that maintenance payments can't be used for Buy to Let mortgage applications**.
Fostering income	• Confirmation from local authority of the number of children placed and the payment amount for each, **and** • Confirmation from local authority of the length of time they've been a foster parent and how long it is likely to continue, **and** • Details of future placements (where relevant), **and either** • Payslips evidencing latest 3 months' income, **or** • Bank statements evidencing latest 3 months' income, **or** • Self-employed accounts (if applicable).

Section 8 - Foreign nationals

We consider applications from non-UK/non-Irish nationals where the property is for their own use and for immediate occupation. These may be subject to full underwriting.

We don't accept applications from foreign nationals holding diplomatic immunity.

Clients WITH permanent right to reside in the UK
You'll need to send us proof of indefinite leave to remain (ILR), permanent right to reside or settled/pre-settled status. Please provide either:

- a visa stamp in a passport (for this purpose only, the passport may be expired), or
- written confirmation from UK Visas and Immigration/Home Office of ILR in the UK, or
- an eVisa or share code. Your client can get a share code from the government website.

For more information, visit the government website.

If limited bureau is available, then you'll need to provide 3 months' bank statements for your client.

Clients WITHOUT permanent right to reside in the UK
Where the LTV is over 75% and your client's income is needed for affordability purposes, we can consider applicants that don't have permanent right to reside in the UK. The policy we apply depends on how long your client has lived in the UK.

Time living in the UK	Min. gross annual income	Max. LTV
1 year or more	£50,000 (single) or £75,000 (joint)	90%
Less than 1 year	£200,000 (single or joint)	90%

For all foreign national applications above 75% LTV that don't have the permanent right to reside in the UK, we'll need:

- 3 full months' bank statements showing salary credits into your client's UK bank account, household expenditure and any overdraft facility or limit
- evidence of the deposit in a UK account*.

Our underwriters will check bureau data to confirm how long your client has been living in the UK.

*If your client decides to move money to support their application, we won't be able to cover any potential loss of interest if the application doesn't go ahead. If the deposit is a gift, the UK account statement doesn't need to be in your client's name.

Section 9 - Proof of deposit

Acceptable proof

When proof of deposit is required, this can be:

- Copy of savings book or bank statement showing the full amount of the deposit.
- Equity – confirmation of the sale price and balance outstanding.
- Capital raised from another property – copy of the mortgage offer letter.
- Endowment/investment policy maturity – letter showing maturity value.
- Gifted deposit- please see 'Gifted deposit' sub section below for more details.

This list isn't exhaustive, other methods may be acceptable.

We don’t accept deposit funds originating either from a child’s bank account/trustee account; or funds transferred directly from a business bank account without having been declared as personal income.

We don't accept any loans as a deposit over 95% LTV.

Where the deposit or other purchase costs, for example, stamp duty, originate from outside of the United Kingdom, you'll be required to state the origin of your client's funds and additional checks may apply. Currently we're not accepting deposits or any other help with purchase costs where the funds originate from the following countries/jurisdictions:

Afghanistan	Algeria	Angola	Belarus
Bolivia	Bosnia & Herzegovina	British Virgin Islands	Burundi
Cameroon	Central African Republic	China (excluding Hong Kong)	Cuba
Democratic Rep. of Congo (Zaire)	Eritrea	Ethiopia	Guatemala
Guinea	Guinea-Bissau	Haiti	Iran
Iraq	Ivory Coast	Kenya	Kuwait
Kyrgyzstan	Lebanon	Laos	Libya
Mali	Monaco	Montenegro	Myanmar (Burma)
Namibia	Nepal	Nicaragua	Niger
North Korea	Papua New Guinea	Russian Federation	Serbia (Rep. of)
Somalia	South Sudan	Sudan	Syria
Trinidad & Tobago	Tunisia	Turkey	Ukraine
Vanuatu	Venezuela	Vietnam	Yemen

Zimbabwe

Gifted deposit

Where a gifted deposit is used, please give us the following details in the application:

- Title and full name of person(s) providing the gift
- Relationship to client
- Occupation of the person providing the gift
- Gift amount
- How has the giftor generated the funds?
- Country of origin
- Confirmation of whether the gift is non-repayable
- Confirmation that the person(s) providing the gift:
    - isn't the present owner of the property being purchased, and
    - won't be living in the property on or after completion, and
    - won't retain any legal interest in the property being purchased (including taking a second charge).

Gifted deposit funds

Please note for gifted deposit applications, there are some additional requirements we may ask for to evidence the deposit. We look at these on a case by case basis so it may take longer to process.

- Date of birth and address of person(s) providing the gift
- Details of how the person(s) providing the gift built up the funds
- If this was from savings, please give us their occupation and salary details
- If this was from sale of property, please give us full details with evidence of ownership and sale
- Copy of bank statement(s) from the person(s) providing the gift showing the money being transferred into your client's account
- Copy of bank statement(s) from your client(s) showing the full deposit amount and evidence of the gifted funds being credited into the account
- A letter from each person providing the gift including their title and full name, date of birth, address, occupation, gift amount and their relationship to your client(s). In addition, they must confirm that the

gift is non-repayable and the person(s) providing the gift isn't the present owner of the property being purchased, won't be living in the property on or after completion and won't retain any legal interest (including second charge) in the property being purchased. This letter must be signed and dated.

Section 10 - Interest only - acceptable repayment vehicles

Sale of the mortgage property	Evidence required
Sale of the mortgaged property	• Minimum £300,000 equity in the property. • Confirmation in Introducer Internet of your client's customer's future plans following the sale of this residential mortgaged property and that they'll have sufficient equity/funds to carry out those future plans. • Where 'Purchase a new residential property' is stated as the future plan and the remaining loan term is less than 10 years, additional information is required on the property location, type and size. • Complete the 'Interest Only - Sale of Mortgaged Property Customer Declaration' and upload via MATS immediately following submission of the mortgage application. Evidence of this information must be retained on file. Please refer to our interest only repayment vehicle guide for full details. We undertake regular checks to assess the plausibility of your client's repayment strategy and we may request further information or evidence.

Investment Vehicle	Value based on	Evidence Required

Mortgage-related endowment or mortgage-related ISA	Mid-point projection at maturity	• Latest annual statement from the life company showing the projected value (must not be more than 15 months old). • Use the median/middle figure for mortgage-related endowments or mortgage-related ISA at the term end, as detailed on the latest statement.
Investment portfolio: shares, unit trusts, Open Ended Investment Companies (OEIC's), Investment Bond	Current cash value	• Latest statement issued by the administering company (must not be more than 12 months old). • Must show current investment value from last statement. • Use 100% of the current value only, with no growth projections or added sums, even where future monthly investments are being factored into expenditure.

All evidence must be:

- Provided by MATS document upload when the mortgage application is submitted.
- Retained on file for a minimum of 2 years from the date of application.

We undertake regular checks to assess the plausibility of your client's repayment strategy and we may request further information or evidence.

Investment vehicle – additional requirements

- Investments may be held in an ISA but this isn't a requirement. Cash ISAs are not acceptable.
- Must have been held for a minimum of 12 months and cover the interest only amount.
- Must be administered by an FCA regulated financial services firm with an 'authorised' or 'EEA authorised' status.
- All owners of the repayment vehicle must match the names shown on the application.
- Your clients must not have reduced their holding since the last statement.

We don't accept any other repayment vehicle, for example pensions, sale of other properties (including BTLs), bonuses, overpayments, cash savings (including cash ISA) or inheritance.

Section 11 - Lending over 90% LTV

For lending over 90% LTV we require 3 months' personal bank statements for each client. Plus, any other income verification needed.

Section 12 - Lending over 85% LTV where the loan is more than £570,000

For lending over 85% LTV where the loan amount is more than £570,000, we require the latest 1 month's personal bank statement for each client. Plus, any other income verification needed.

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