

TSB Mortgages: Enhanced Due Diligence

Please complete all sections of this form. If a section is not applicable for your customer clearly annotate as 'N/A'. Send the completed form to TSB via Scan & Upload/Fax with all the required evidence clearly stating the customer mortgage Roll Number on the front header sheet. Where evidence has already been requested as part of the mortgage application process please state this on this form in the appropriate place and DO NOT re-send already submitted documents.

Section A – Basic Information

Intermediary Applications: Broker Firm Name		FCA Number	
TSB Direct Applications: Branch Name / MTS		Branch Sort Code	
Mortgage Adviser/ Broker name:		Date:	

Section B – Customer Information

TSB Mortgage Roll Number:			
Full Legal Name of Customer: (as shown on ID document & keyed into Mortgage Pro)		Date of Birth:	
		Nationality:	
Source of deposit amount including a breakdown of the total deposit where multiple sources used			

Section C – Source of Funds

We need to understand the source of funds being used for the mortgage deposit.

Source of Funds	Details	Evidence provided
SAVINGS FROM EMPLOYMENT or other sources not listed on the following pages	Annual income & bonuses this year & last year	<p><i>Please provide at least one of the following:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Last 3 months payslips</i> <input type="checkbox"/> <i>Employers confirmation of income and bonuses for last 2 years</i> <input type="checkbox"/> <i>Bank statements clearly showing receipt of most recent 3 months regular salary from named employer</i> <input type="checkbox"/> <i>Bank statements clearly showing evidence of saved funds and their accumulation or source</i> <input type="checkbox"/> <i>If self employed -see box below 'Company Profits/Dividends'</i> <p>Tick as appropriate to confirm evidence submitted</p>
	Employers name & address	
	Nature of employers business	

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Source of funds	Details		Evidence provided
COMPANY PROFITS/ DIVIDENDS (INCLUDING SELF EMPLOYED)	Annual income and bonuses this year and last year		<p>Please provide at least one of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Latest 3 years SA302s <input type="checkbox"/> Copy of last 3 years accounts <input type="checkbox"/> Letter/Reference from acceptable professional / accountancy bodies giving details of company's profile over the last 3 years <p>Tick as appropriate to confirm evidence submitted</p>
	Company name and address details:		
	Nature of business:		

Source of funds	Details		Evidence provided
GIFT	Total amount		<p>Please provide copies of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Letter from donor confirming details of gift and acknowledging the source of the donated funds* <input type="checkbox"/> Based on source of funds, specified donor needs to provide supporting documentation as outlined in this table. <p>Tick to confirm evidence submitted</p> <p><i>*Where whole gift amount is being used as Source of Deposit for mortgage the completion of the template Gifted Deposit Letter is sufficient evidence plus supporting documentation confirming the source of the funds</i></p>
	Details of benefactor <ul style="list-style-type: none"> • Name • Address 		
	Reason for gift		
	Relationship to benefactor		
	Source of donated funds		

Source of funds	Details		Evidence provided
PROPERTY SALE / EQUITY	Total sales amount		<p>If the deposit funds are from equity from your current property please tick to confirm this here:</p> <ul style="list-style-type: none"> <input type="checkbox"/> I confirm that the deposit funds for this mortgage are from equity from my current property <p>If the deposit funds are from equity from another property please provide copies of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Signed letter from Solicitor; or completed sale contract <input type="checkbox"/> Copy of bank statement showing credit from named Solicitor firm <p>Tick to confirm evidence submitted</p>
	Details /address of property		
	Dates of purchase and sale		

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Source of funds	Details		Evidence provided
CASH DEPOSIT	Source of cash		<p><i>Please provide at least one of the following:</i></p> <p><input type="checkbox"/> <i>Receipts / invoices</i></p> <p><input type="checkbox"/> <i>Exchange / withdrawal slips</i></p> <p>Tick as appropriate to confirm evidence submitted</p>
	Rationale for use of cash		

Source of funds	Details		Evidence provided
SHARES SALE	Sale value of shares sold		<p><i>Please provide copies of:</i></p> <p><input type="checkbox"/> <i>Legal sale document (s)</i></p> <p>Tick to confirm evidence submitted</p>
	Description of shares funds		
	How sold (i.e. through stockbroker / bank) and name and address		
	Date of Sale		
	How long each investment was held for		

Source of funds	Details		Evidence provided
MATURING INVESTMENTS OR ENCASHMENT	Amount received		<p><i>Please provide copies of:</i></p> <p><input type="checkbox"/> <i>Letter / contract note from previous investment company giving notification of proceeds of maturing investment / claim</i></p> <p>Tick to confirm evidence submitted</p>
	From which company		
	Date received		
	How long held		

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Source of funds	Details		Evidence provided
COMPANY SALE OR SALE OF INTEREST IN COMPANY	Name and address of company		<p><i>Please provide at least one of the following:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> Signed letter from solicitor <input type="checkbox"/> Signed letter from UK regulated accountant <input type="checkbox"/> Copy of contract of sale and sight of investment monies in bank statement <input type="checkbox"/> Copy of media coverage <p>Tick as appropriate to confirm evidence submitted</p>
	Total Sale Price		
	Applicant Share		
	Nature of Business		
	Date of Sale		

Source of funds	Details		Evidence provided
INHERITANCE	Total amount received:		<p><i>Please provide at least one of the following:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> Grant of probate (with copy of will) which must include the value of the estate <input type="checkbox"/> Solicitors letter <p>Tick as appropriate to confirm evidence submitted</p>
	Name of benefactor:		
	Relationship to benefactor		
	Date received:		

Source of funds	Details		Evidence provided
COMPETITION OR GAMBLING WIN	Total amount:		<p><i>Please provide at least one of the following:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> Letter from relevant organisation <input type="checkbox"/> Bank Statement showing funds deposited by named organisation <input type="checkbox"/> Copies of any media coverage <p>Tick as appropriate to confirm evidence submitted</p>
	Where, when and how won		
	Details of organisation paying prize		

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Source of funds	Details		Evidence provided
COMPENSATION PAYMENT	Total Amount:		<p><i>Please provide at least one of the following:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Letter / court order from compensating body</i> <input type="checkbox"/> <i>Solicitors / advocate's letter</i> <input type="checkbox"/> <i>Bank statement showing funds deposited by named solicitor firm</i> <p>Tick as appropriate to confirm evidence submitted</p>
	Who made the payment:		
	Date received		
	Reason for payment:		

Source of funds	Details		Evidence provided
MONIES FROM HIGH PROFILE PARENTS	Evidence payment from actual remitter and jurisdiction		<p><i>Please provide copies of:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Bank statement or equivalent transfer documentation, including country of origin</i> <p>Tick to confirm evidence submitted</p>

Source of funds	Details		Evidence provided
OTHER INCOME SOURCES	Nature of income		<p><i>Please provide at least one of the following:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Appropriate supporting documentation</i> <input type="checkbox"/> <i>Signed letter detailing funds from a regulated accountant</i> <p>Tick as appropriate to confirm evidence submitted</p>
	Amount		
	Date received		
	Received from whom		

FOR TSB INTERNAL USE ONLY		
APPROVED FOR EDD PURPOSES – OK TO PROCEED WITH APPLICATION	Approval No.	Date:
FURTHER INFORMATION REQUIRED: (EG. origin of money)		
DECLINE APPLICATION		Date:

Send the completed form to TSB via Scan & Upload/Fax with all the required evidence. Where documentary evidence has already been requested as part of the mortgage application process, please state this on this form in the appropriate place. DO NOT send documents twice.