

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'. Attach the completed form online to the mortgage application with all the required evidence. 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 Case ID:			
Full Legal Name of Customer: (as shown on ID document and keyed into mortgage application)	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 and bonuses this year and last year:	Please provide at least one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Last 3 months payslips <input type="checkbox"/> Employers confirmation of income and bonuses for last 2 years <input type="checkbox"/> Bank statements clearly showing receipt of most recent 3 months regular salary from named employer <input type="checkbox"/> Bank statements clearly showing evidence of saved funds and their accumulation or source <input type="checkbox"/> If self employed — see box below 'Company Profits/ Dividends' Tick as appropriate to confirm evidence submitted
	Employers name and address:	
	Nature of employers business:	

Source of Funds	Details		Evidence provided
COMPANY PROFITS/ DIVIDENDS (INCLUDING SELF EMPLOYED)	Annual income and bonuses this year and last year:		Please provide at least one of the following: <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 Tick as appropriate to confirm evidence submitted
	Company name and address details:		
	Nature of business:		

Source of Funds	Details		Evidence provided
GIFT	Total amount:		Please provide copies of: <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. Tick to confirm evidence submitted
	Details of benefactor: <ul style="list-style-type: none"> • Name • Address 		
	Reason for gift:		
	Relationship to benefactor:		
	Source of donated funds:		

*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

Source of Funds	Details		Evidence provided
PROPERTY SALE / EQUITY	Total sales amount:		If the deposit funds are from equity from the customer's current property please tick to confirm this here: <ul style="list-style-type: none"> <input type="checkbox"/> I confirm that the deposit funds for this mortgage are from equity from their current property If the deposit funds are from equity from another property please provide copies of: <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 Tick to confirm evidence submitted
	Details / address of property:		
	Dates of purchase and sale:		

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

Source of Funds	Details		Evidence provided
SHARES SALE	Sale value of shares sold:		Please provide copies of: <input type="checkbox"/> Legal sale document (s) Tick to confirm evidence submitted
	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:		Please provide copies of: <input type="checkbox"/> Letter / contract note from previous investment company giving notification of proceeds of maturing investment / claim Tick to confirm evidence submitted
	From which company:		
	Date received:		
	How long held:		

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

Source of Funds	Details		Evidence provided
INHERITANCE	Total amount received:		Please provide at least one of the following: <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 Tick as appropriate to confirm evidence submitted
	Name of benefactor:		
	Relationship to benefactor:		
	Date received:		

Source of Funds	Details		Evidence provided
COMPETITION OR GAMBLING WIN	Total amount:		Please provide at least one of the following: <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 Tick as appropriate to confirm evidence submitted
	Where, when and how won:		
	Details of organisation paying prize:		

Source of Funds	Details		Evidence provided
COMPENSATION PAYMENT	Total Amount:		Please provide at least one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Letter / court order from compensating body <input type="checkbox"/> Solicitors / advocate's letter <input checked="" type="checkbox"/> Bank statement showing funds deposited by named solicitor firm Tick as appropriate to confirm evidence submitted
	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:		Please provide copies of: <ul style="list-style-type: none"> <input type="checkbox"/> Bank statement or equivalent transfer documentation, including country of origin Tick to confirm evidence submitted

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