



# Income Guide

Please seek income evidence in the order listed.

Income Type	Accepted Income Yes/No	Main or other	Key under	Amount to key	Evidence Required
<b>Additional Duty Hours (ADH)*</b>	Yes	Other	Additional Duty Hours	100% (100% used if guaranteed. 60% used if non-guaranteed)	Latest 3 months payslips (last 6 where paid fortnightly or last 12 where paid weekly) OR Employers Reference
<b>Adoption Allowance</b>	Yes	Other	Adoption Allowance	100% (60% used)	Latest Bank Statement OR Latest Benefit Award Letter dated within the last 12 months
<b>Adult Disability Payment (ADP)</b> Scotland only	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	Latest Bank Statement OR Latest Benefit Award Letter dated within the last 12 months
<b>Attendance Allowance</b>	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	Latest Bank Statement OR Latest Benefit Award Letter dated within the last 12 months
<b>Basic Salary</b>	Yes	Main	Basic Salary (gross)	100%	Latest payslip. For applicants paid monthly or 4 weekly, the latest payslip must be dated within 6 weeks of the date of the full mortgage application. For customers paid weekly or fortnightly the payslip must be the latest or previous payslip, at the date of the full mortgage application OR Employers Reference

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<b>Bonus</b>	Yes	Main	Bonus	100% (60% used)	Calculate total income received:  Latest 3 payslips if paid monthly, latest 6 payslips if paid weekly or fortnightly.  Latest 4 payslips showing the quarterly bonuses are required if paid quarterly.  Latest 2 payslips showing the half yearly bonuses are required if paid half yearly.  Latest payslip showing the annual bonus is required if paid annually (must be within the last 12 months)  OR  Employers Reference
<b>Bursary</b>	Yes	Other	Bursary	100% (60% used)	Letter of Confirmation from Payer
<b>Carers Allowance</b>	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	Latest Bank Statement  OR  Latest Benefit Award Letter dated within the last 12 months
<b>Child Benefit</b> (0% if individual applicant earns more than £60,000)	Yes	Other	Child Benefit	100% (60% used)	Proof of entitlement to child benefit document (accessed by the applicant through the <b>Gov.uk</b> website)  OR  Latest Bank Statement  OR  Latest Benefit Award Letter dated within the last 12 months
<b>Child Disability Payment (CDP)</b> Scotland only	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	Latest Bank Statement  OR  Latest Benefit Award Letter dated within the last 12 months
<b>Child Tax Credit</b>	Yes	Other	Child Tax Credit	100% (60% used)	Latest Bank Statement  OR  Latest Benefit Award Letter dated within the last 12 months
<b>CIS Contractor</b>	Yes	Main	See evidence required	100%	Treat as self employed (unless employer deducts full PAYE tax and National Insurance contributions in which case treat as fixed term contractor)

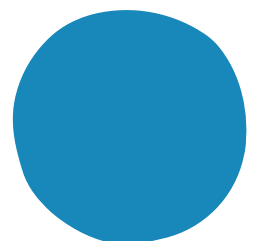
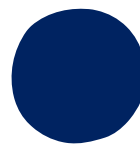


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<b>Commission/ tips/gratuities/ tronc payments</b>	Yes	Main	Commission	100% (60% used)	<p>Latest 3 payslips if paid monthly, latest 6 payslips if paid weekly or fortnightly.</p> <p>Latest 4 payslips showing the quarterly commission are required if paid quarterly. Calculate total income received.</p> <p>Latest 2 payslips showing the half yearly commission are required if paid half yearly. Calculate total income received</p> <p>OR</p> <p>Employers Reference</p>
<b>Constant Attendance Allowance</b>	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	<p>Latest Bank Statement</p> <p>OR</p> <p>Latest Benefit Award Letter dated within the last 12 months</p>
<b>Day Rate Contractors</b>	Yes	Main	Employed or self employed as per contract type	100%	<p>12 months contract history (future contract if less than 3 months remaining). If on a rolling contract we require a letter from employer/ agency confirming contract is still valid.</p>
<b>Disability Living Allowance (DLA)</b>	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	<p>Latest Bank Statement</p> <p>OR</p> <p>Latest Benefit Award Letter dated within the last 12 months</p>
<b>Employed by/ Partner of PLC or LLP -</b> Irrespective of share holding - Basic PAYE or drawings (treat as self employed)	Yes	Main	Net Profit	100%	<p>Latest 2 years Tax Calculations and Latest 2 years Tax Year Overviews</p> <p>OR</p> <p>Accountants Reference</p>
<b>Employed in a Family Business</b> If less than 25% invested interest (Treat as employed)	Yes	Main	Basic Salary (gross)	100%	<p>Latest payslip and corresponding bank statement</p>
<b>Employed in a Family Business</b> Equal to or greater than 25% invested interest (Treat as self employed)	Yes	Main	Net Profit	100%	<p>Latest 2 years Tax Calculations and Latest 2 years Tax Year Overviews</p> <p>OR</p> <p>Last 2 years finalised accounts signed off by accountant</p>

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<b>Employment and Support Allowance</b>	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	Latest Bank Statement OR Latest Benefit Award Letter dated within the last 12 months
<b>Fixed/Short/Temporary Contracts</b> If Company Paying Tax (including CIS Contractors where employer deducts full PAYE tax and National Insurance contributions)	Yes	Main	Key as shown on payslip	100%	Latest payslip, (this applies whether the applicant is paid weekly or monthly) and evidence of at least 12 months contract history evidencing no gaps exceeding 6 weeks with at least 3 months remaining. Where the contract shows less than 3 months remaining a future contract must be provided showing a minimum of 3 months future employment.
<b>Fixed/Short/Temporary Contracts</b> If Client Paying Tax	Yes	Main	Net Profit	100%	Latest 2 years Tax Calculations and Latest 2 years Tax Year Overviews OR Accountants Reference
<b>Fixed/Short/Temporary Contracts inc.</b> Subcontractors and Agency Workers	Yes	Main	Key as shown on payslip	100%	Latest payslip and 12 months contract history (future contract if less than 3 months remaining)
<b>Flexible Benefits</b>	Yes	Other	Colleague Flexible Benefit	100%	Latest payslip, (this applies whether the applicant is paid weekly or monthly) OR Employers Reference
<b>Flight Pay/ Allowance*</b>	Yes	Other	Flight Pay Allowance	100% (100% used if guaranteed. 60% used if non-guaranteed)	Latest 3 months payslips (last 6 where paid fortnightly or last 12 where paid weekly)
<b>Foster Care Allowance</b> (We will only use the amount used for tax purposes as income, therefore if the customer does not pay tax this income cannot be used.)	Yes	Other	Foster Care Allowance	100% (60% used)	Latest 2 years Tax Calculations and Latest 2 years Tax Year Overviews OR For more information follow this link: <a href="https://www.gov.uk/becoming-foster-parent/help-with-the-cost-of-fostering">https://www.gov.uk/becoming-foster-parent/help-with-the-cost-of-fostering</a>
<b>Guardian Allowance</b>	Yes	Other	Guardians Allowance	100% (60% used)	Latest Bank Statement OR Latest Benefit Award Letter dated within the last 12 months

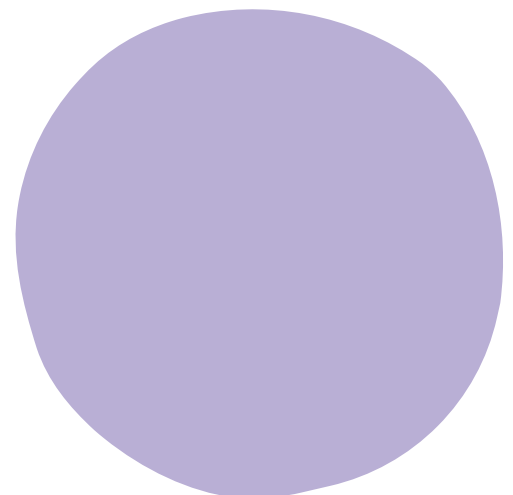
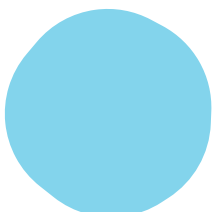
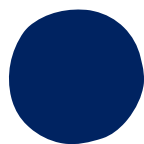
Income Type	Accepted Income Yes/No	Main or other	Key under	Amount to key	Evidence Required
<b>Holiday Pay</b>	Yes	Main	Basic Salary (gross)	100%	Latest payslip with annual salary present (this applies whether the applicant is paid weekly or monthly), unless you are unable to determine the level of holiday pay due to other benefits i.e. overtime/ shift allowance. In this case 3 months payslips would be required  OR Employers Reference
<b>Industrial Injuries Disablement Benefit</b>	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	Latest Bank Statement  OR Latest Benefit Award Letter dated within the last 12 months
<b>Ltd Company - Director/ Shareholder</b> receiving <b>Basic PAYE salary ONLY</b> less than 25% shareholding (Treat as employed)	Yes	Main	Key as shown on payslip	100%	Latest payslip.  For applicants paid monthly or 4 weekly, the latest payslip must be dated within 6 weeks of the date of the full mortgage application. For customers paid weekly or fortnightly the payslip must be the latest or previous payslip, at the date of the full mortgage application  OR Employers Reference
<b>Ltd Company - Director/ Shareholder</b> - Wanting to use <b>Basic PAYE salary ONLY</b> Equal to or greater than 25% shareholding (Treat as self employed)	Yes	Main	Salary	100%	Accountants Reference  Business year figures used, not the tax year
<b>Ltd Company - Director/ Shareholder</b> - Wanting to use <b>Basic PAYE salary + dividends ONLY</b> Irrespective of share holding (Treat as Self Employed)	Yes	Main	Salary and Dividends	100%	Accountants Reference  Business year figures used, not the tax year

Income Type	Accepted Income Yes/No	Main or other	Key under	Amount to key	Evidence Required
<b>Ltd Company - Director/ Shareholder</b> - Wanting to use <b>Basic PAYE salary + Net Profits ONLY</b> Irrespective of share holding (Treat as Self Employed)	Yes  <b>But we do not typically accept net profits</b>	Main	Salary	100%	Accountants Reference  Business year figures used, not the tax year
<b>Maintenance</b>	Yes	Other	Maintenance	100% (60% used)	Latest 3 months bank statements  OR  Court Order or Maintenance Assessment or letter from Child Maintenance Services (CMS)
<b>Maternity/ Paternity/ Adoption Leave</b>	Yes	Main	Basic Salary (gross)	If returning on same terms, key salary prior to starting leave.  If returning on different terms, key expected income.  If not returning, income cannot be used.	Latest payslip received when working, if returning on same terms  OR  Employers Reference, if returning on different terms
<b>Mortgage Subsidy</b>	Yes	Other	Mortgage Subsidy	100% (60% used)	Latest payslip  OR  Employers Reference
<b>NHS Bank*</b>	Yes	Other	Nursing Bank	100% (100% used if guaranteed. 60% used if non-guaranteed)	Latest 3 months payslips (last 6 where paid fortnightly or last 12 where paid weekly)  OR  Employers Reference
<b>Other</b> (Includes Seasonal and Piecework)	No	-	-	-	-



Income Type	Accepted Income Yes/No	Main or other	Key under	Amount to key	Evidence Required
Overtime	Yes	Main	Overtime	100% (60% used)	<p>Latest 3 payslips if paid monthly, latest 6 payslips if paid weekly or fortnightly.</p> <p>Latest 4 payslips showing the quarterly overtime are required if paid quarterly. Calculate total income received.</p> <p>Latest 2 payslips showing the half yearly overtime are required if paid half yearly. Calculate total income received</p> <p>OR</p> <p>Employers Reference</p>
Pension Credit	Yes	Other	Pension Credit	100%	<p>Latest Bank Statement/ Pension P60</p> <p>OR</p> <p>Latest Pension Statement</p>
<b>Pension - Private where the customer has less than 10 years until retirement</b> (including company/ occupation - Drawdown Pensions not Acceptable) <b>Customer is already retired</b>	Yes	Other	Pension Private - where the customer has less than 10 years until retirement	100%	<p><b>For anticipated pension income, please provide (must be dated in the last 12 months):</b></p> <p>Private/Company Pension Forecast Statement</p> <p>OR</p> <p>Annuity Statement</p> <p><b>If already in receipt of pension, please provide:</b></p> <p>Latest payslip</p> <p>OR</p> <p>Latest Pension Statement/P60</p> <p>OR</p> <p>Latest Bank Statement</p>
<b>Pension - Private where the customer has more than 10 years until retirement</b>	Yes	Other	Pension Private - Where the customer has more than 10 years until retirement	£1	<p>Payslip with monthly pension contribution to company or private scheme</p> <p>OR</p> <p>Private pension statement/ screenshot showing pension lump sum balance (No requirement for forecast, but it is acceptable if showing on the document)</p>

Income Type	Accepted Income Yes/No	Main or other	Key under	Amount to key	Evidence Required
<b>Pension - State</b>	Yes	Other	Pension - State	100%	<p><b>For anticipated pension income, please provide:</b></p> <p>State Pension Statement (obtained from <a href="http://www.gov.uk">www.gov.uk</a>)</p> <p><b>If already in receipt of pension, please provide:</b></p> <p>Latest Bank Statement OR Latest Pension Statement</p>
<b>Pension - War Disablement</b>	Yes	Other	Pension - War Disablement	100%	<p>Latest Bank Statement OR Latest Pension Statement</p>
<b>Pension - War Widower</b>	Yes	Other	Pension - War Widow(er)	100%	<p>Latest Bank Statement OR Latest Pension Statement</p>
<b>Personal Independence Payment (PIP)</b>	Yes	Other	Disability Allowances (Including AA, ADP, CA, CAA, CDP, DLA, ESA, IIDB, PIP)	100% (60% used)	<p>Latest Bank Statement OR Latest Award letter dated within the last 12 months</p>
<b>Probationary Contract</b>	Yes	Other	Basic Salary (gross)	100%	<p>Latest payslip.</p> <p>For applicants paid monthly or 4 weekly, the latest payslip must be dated within 6 weeks of the date of the full mortgage application.</p> <p>For customers paid weekly or fortnightly the payslip must be the latest or previous payslip, at the date of the full mortgage application</p> <p>OR</p> <p>Employers Reference</p>





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<b>Rental Income</b>	Yes	Other	Rental Income (keyed on Existing Mortgage page)	100%	<b>Property currently let</b> Either 3 month's bank statements OR <b>Intending to let existing property agent</b> Letter from letting agent confirming expected rental payment OR Tenancy agreement** OR Letter/invoice/statement from letting agent OR Letter from accountant or solicitor
<b>Savings/ Investments/ Trust Income</b>	No	-	-	-	-
<b>Scottish Child Payment (SCP)</b> Scotland only	Yes	Other	Child Benefit	100% (60% used)	Latest Bank Statement OR Latest Benefit Award letter dated within the last 12 months
<b>Self employed - Sole Trader</b>	Yes	Main	Net Profit	100%	Latest 2 years Tax Calculations and Latest 2 years Tax Year Overviews OR Accountants Reference
<b>Self employed/ Share holding of a Non Ltd Company</b> (i.e. Partnership) <b>Taxable Income</b>	Yes	Main	Net Profit	100%	Latest 2 years Tax Calculations and Latest 2 years Tax Year Overviews OR Accountants Reference
<b>Shift Allowance*</b>	Yes	Other	Shift Allowance	100% (100% used if guaranteed. 60% used if non-guaranteed)	Latest 3 months payslips (last 6 where paid fortnightly or last 12 where paid weekly) OR Employers reference
<b>Stipend</b>	Yes	Other	Stipend	100% (60% used)	Letter of Confirmation from Payer
<b>Temporary (Includes Seasonal and Piecework)</b>	No	-	-	-	-

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<b>Town, Area or Car Allowance</b> (excluding mileage). Including Large town, area allowance eg London weighting/cost of living supplement	Yes	Main	Location or Car Allowance	100%	Latest payslip OR Employers reference
<b>Widowed Parent Allowance</b>	Yes	Other	Widowed Parent Allowance	100% (60% used)	Latest Bank Statement OR Latest Pension Statement
<b>Working Tax Credits</b>	Yes	Other	Working Tax Credit	100%	Latest Bank Statement OR Latest Benefit Award Letter dated within the last 12 months
<b>Zero Hours Contracts</b>	Subject to Underwriter Review	Main	Key as shown on payslip	100%	Latest P60, the last 3 months payslips (6 if fortnightly, 12 if weekly) and 12 months contract history OR Employers Reference and Latest P60

\*Please note: For additional duty hours, flight allowance, NHS bank or shift allowance we will average the last 3 months payslips (last 6 where paid fortnightly or last 12 where paid weekly). Provided that each payment is within 10% of the average we will allow 100% of the income, otherwise we will allow 60%.

Example - Month 1 £95, Month 2 £100, Month 3 £105. Total income £300, average £100pm. As each payment is between £90 (10% below average) and £110 (10% above average) we can treat as guaranteed. If one of the payments was below £90 or above £110 we would treat as non guaranteed even if the total income across the 3 months was the same.

\*\*Scottish tenancy agreements cannot be used to evidence rental income as they have no fixed end dates.

