



Packaging for success

We know you want to get your clients' cases processed as quickly as possible, so we've clearly outlined everything you need to send to us for a standard employed or self-employed application.

We try and keep the number of documents to a minimum, and our online application system will tell you what documents we need once you've submitted the case.

Try to submit these documents when you submit the mortgage application.

Packaging for Employed:

Income on payslip	Income evidence required
Basic salary	Paid monthly: 1 pay slip
Car allowance	Paid 4 weekly: 2 pay slips
Territorial Allowance	Paid fortnightly: 4 pay slips
	Paid weekly: 4 pay slips
Other allowable variable pay items on payslip:	Paid monthly: 2 pay slips
Overtime	Paid 4 weekly: 2 pay slips
Additional duty hours	Paid fortnightly: 4 pay slips
Commissions (including regular bonuses)	Paid weekly: 8 pay slips
Shift allowance	
Bonus income	Bonus income to be proven over two years using any of the following documents – P60s, salary slips showing the bonus being paid or annual compensation statement from the client's employer.

Payslips must include:

- Applicant's name as stated on the application form
- National Insurance number
- Employer's name
- Gross and net pay
- The pay date



Packaging for Self-Employed:

Applicant type	What do we require?
Limited Company	Latest 2 years' accounts prepared by a qualified accountant. The financial year end date of the most recent set of accounts must be within the last 21 months (i.e. the business isn't overdue filing). A letter from the company's accountant, addressed to the bank, confirming the applicant's shareholding in the business and their salary for the last 2 years. We may also require the latest month's business bank statement. We'll let you know if we need it.
Sole Trader & Partnership	Latest 2 years' tax calculations (SA302) and corresponding tax year overviews. The financial year end date of the most recent set of SA302s and tax year overviews must be within the last 21 months (i.e. the business isn't overdue filing). We may also require the latest month's business bank statement. We'll let you know if we need it.
Day Rate Contractor	We will require all contracts covering the past 12 months. These must be signed by both parties. If your client has been contracting for less than 12 months, we will also require a P45 or P60 from their last employed position prior to contracting. Three months' bank statements are required for the account where the contracting monies are received. Bank statements must evidence receipt of the full contract value. If a lower amount is received, please provide a detailed explanation for any deductions. Where a contractor is paid via an umbrella/payroll services company, please also provide the last 2 months' payslips. If the income is lower than £50,000, the client will be treated as self-employed. If the client has more than a 6 week gap between contracts, you should refer to us prior to application to establish whether the client will be treated as self-employed, rather than a contractor.

If you have already discussed an application with your Business Development Manager, please detail any relevant information on the application.

So that you can make sure you have everything to hand, we have listed the key things we always require below:

- Proof of income
- Completed Direct Debit mandate
- Completed Legal Declaration
- Evidence of source of deposit, if applicable
- Payment of any applicable valuation and product fees

To ensure we process your application as quickly as possible, it's vital that the data on the application is correct and that all required supporting documents have been uploaded. If you require any assistance completing the application form, please contact us on **0800 678 3066 (Option 2)** for help.

For full details on our packaging requirements, please visit clydesdalebankintermediaries.co.uk/how-to-apply