

# Self Employed Mortgages

We look at more than just credit scores and will consider customers with more than one income because we understand it's not always straight forward to place self-employed customers.



## Unique solutions for unique clients

Every self employed customer is different, and sometimes their work patterns or income streams don't fit neatly into the boxes of a mortgage application. That's why we take a flexible approach to these customers.

## Limited company

- Shareholding of 25% or more
- Percentage of company's pre-tax profit (in accordance with the percentage of company shares owned) plus applicant's portion of directors' remuneration
- Change of entity considered

## Sole traders

- Net profit before tax
- If no accounts, SA302 and other supporting documentation considered

## Partnerships

- Partners share of net profit before tax

## Contractors

- Contracts should have a fixed start and end date
- They should receive a fixed income throughout the contract
- They should have at least two years' continuous contracting work history

All loans are subject to status and applicants must be aged 18 or over. Security is required. Not available for business purposes.

**Apply online** – complete and submit mortgage applications quickly and easily: [www.clydesdalebankintermediaries.co.uk](http://www.clydesdalebankintermediaries.co.uk)

**Phone** – prefer to talk to us? Get in touch with our advisors: 0800 085 2846