

To avoid any delay in processing the application please submit all required supporting documentation

Identification and Address Verification

- A verified and certified copy of the identification documentation (see our ID & Address verification list)
- A verified and certified copy of the address documentation (see our ID & Address verification list)

Evidence of Income

Employed applicants

- Payslips - Where an applicant is employed and income is regular and stable we will only require the most recent 1 month's payslips. Where income varies, the applicant is paid in CASH/CHEQUE, is employed on a Fixed Term Contract, or where income from overtime/commission/bonus, or permanent contracted allowances feature, we will require the most recent 3 months' payslips.
- Fixed Term Contracts (FTC) - Where an applicant is employed on a rolling FTC basis, we require the previous 3 years' P60s.
- Overtime/Commission/Bonus/Permanent Contracted Allowance Income - Where applicants rely on this type of income to service repayments we will require the most recent P60 to confirm Gross Income and most recent payslip to confirm Basic Income. If the additional income payments are not supported by the payslips and P60 we may require additional verifications such as further payslips or a letter from the customer's employer.
- P60 - Customers paid in CASH/CHEQUE must provide their most recent P60.
- In current Employment less than 12 months - We will require a letter on headed paper from employer or contract of employment confirming that the applicant is employed in a permanent capacity and confirming their basic gross annual salary and/or contracted hours and rate per hour.
- Bank Statements - We will require the most recent 3 months' bank statements for the applicant's main transactional bank account (if the applicant's main transactional bank account is not with Danske Bank).
Mortgage Statement - Where the mortgage is being transferred from another lender, a copy of the latest annual mortgage statement (dated within the last 12 months) should be provided.

Self-employed applicants

Self-employed customers should provide the following financial information:

- 3 years' most recent financial accounts
- Most recent year's HMRC Tax Calculation (SA302) and Tax Year Overview
- If their core transactional personal account is not held with Danske Bank they should provide their last 3 month's personal transactional account statements

If financial accounts are unavailable alternative sources of income verification may be acceptable, please contact us for guidance.

When assessing self-employed customers, gross income is to be calculated on average net profit over three years if the profit fluctuates. In the case of a deteriorating or improving trend, the most recent year's results may more accurately reflect maintainable profit so these should be used. Where there are wide variations please contact us before proceeding.

Care should be exercised when dealing with partnerships to ensure only the applicant's share of profit, before tax, is used as the starting point for your calculations.

Directors of Limited Companies

- We will require the most recent 3 months' payslips and most recent P60
- If their core transactional personal account is not held with Danske Bank they should provide their last 3 months' personal transactional account statements
- If the director is also a shareholder we will require their last Tax Calculation (SA302) as it will detail all forms of income and a Tax Year Overview
- If the director is also a shareholder we will require copies of the last 3 years' financial accounts for the limited company

For further guidance on income accepted and documents required, please refer to us

Note:

Photocopies of the required documentation must be fully certified copies of originals. You will need to stamp, date and sign them.

When certified copies are enclosed only the first page needs to be stamped and signed as certified. However, you will need to specify the number of pages enclosed i.e. 1 of 4 or 1 of 6 etc. All pages must run consecutively and be numbered by you.

To verify mortgage applicant(s) we will require:

All applications and verification document certification to be completed on a face to face basis

At least two documents are required in order to verify the applicant(s) identity and address.

One item from Level A and one item from either Level B1 or B2

Note: if a customer cannot meet these requirements please refer the case to us prior to proceeding with the application.

How to certify a document

All documents submitted with an application must be certified as true originals. These documents should be endorsed as follows:

Photocopy the original document

Ensure the 'Details to be recorded' in the table below are clear on the copy

Write on the copy 'Certified copy of original'

Where a document contains a photograph, check it is a good likeness of the applicant

and write 'Good likeness to person'

Sign the photocopy and underneath your signature, print - Intermediary name / company / firm

(or company stamp) and the date

Level	Type of Document	Details to be Recorded
A	Valid signed passport	Note issue and expiry date Passport Number (UK numbers are 9 digits) Issuing Country or Authority (For UK passports - denoting UK/GB is sufficient)
A	Valid EU photocard driving licence (Note- Provisional Driving Licences are not acceptable)	Note issue and expiry date Driving Licence Number (UK numbers are 16 digits) Issuing Country or Authority
A	National Identity Card	Note expiry date Reference Number Issuing Country Nationality
A	Blue Parking Card for people with disabilities (with photograph)	Note issue/expiry date Serial Number Issuing Authority
A	Identity card issued by the Electoral Office for Northern Ireland	Note expiry date Electoral reference Number
B1	Recent evidence of entitlement to state benefit including housing benefit, tax credit, child tax credit, child benefits and pension OR Personal correspondence from a UK Her Majesty's Revenue and Customs (HMRC) tax office, sent to the customer's address. This does not include a P45 or P60. Both of the above should be dated within the last 6 months.	Note National Insurance Number or Account / Reference number Type of Benefit received Type of Evidence Issuing Authority Date of Issue/Expiry

Level	Type of Document	Details to be Recorded
B2	Current Land & Property Services (Rates bill) issued within the last 12 months	Issuing Authority Account number or reference number
B2	Current bank statements, or credit/debit card statements, recently issued by a regulated financial sector firm in the UK, EU, or equivalent jurisdiction. This includes Mortgage Statements which should be dated within the last 3 months or the most recent annual statement.	Note Date of issue Issuing Firm Account or reference number
B2	Utility Bills. - Issued within the last 3 months. <i>Note : Mobile Phone Bills / Store Card Bills are NOT acceptable</i>	Note Date of Issue Issuing Company Reference or Account number