

Document guide

It's important that you send us the right documents for your mortgage application. This leaflet tells you what we accept and has a checklist for you to use when you send your documents to us.

Your Offer in Principle letter will tell you exactly what you need to send to us. This guide will help you make sure your documentation is correct.

Verifying your income

We will ask you to provide us with evidence of your income, the following documents are acceptable:

What items are accepted?	What format is required?	Important considerations
Bank Statements	Original documents or print outs of your online statements, including non-earning applications	Statements should show your full name(s) and account number. If you are using a joint account, please ensure both names appear on the statement. You should send the complete statement, including all pages for the period requested. <ul style="list-style-type: none">• Send us the most recent statement(s), one of which must be dated within six weeks of when we received them; and• When printing your online statement, you select the option to print your whole statement so it includes your name, and bank details on all pages and NOT just your transactions.• If your mortgage repayments are coming out of a different account to your salary we will need to see the latest bank statement of this account. The statement must show your name, account number and sort code.
Payslips	Original documents or print outs of online payslips	Send us the requested payslip(s) where the most recent monthly payslip must be dated within six weeks of when we receive it. Alternatively, for weekly pay, send us the requested payslip(s) where the most recent must be within 2 weeks of when we receive it. <ul style="list-style-type: none">• Any online payslip you print has your name, employer's name visible, the pay date and payment method detailed, otherwise we can't accept it.• If you have included bonuses, commission or overtime in your basic income as one amount and would like us to assess your application with these in mind we will require 3 months' payslips. If your bonus is paid annually or bi-annually please also provide salary slips for the month(s) in which the bonus is paid (if different from the last 3 months requested above).
P60	Original documents	This must be for the last financial year.
Accountant's Report/SA302s	Original documents	Please provide evidence of self-employed income via either SA302s and Tax Year Overviews, or Accountant's Certificates. We will also accept Accounts if these sources are unavailable.
Pension Slip or Pension Statement	Original documents	You must send us the most recent pension slip or statement. Remember to include all the pages.
Tenancy Agreement	Original documents	We'll also need to see evidence of the rental income in the banks statements.
Benefit Statements	Original documents	We'll need to see evidence of benefit payments in your bank statements.
Employment contract	Original documents	For employed contractors we need to see 12 months of employment contracts or the current P60.
Self Employed Contract	Original documents	For Self Employed Contractors we need to see current contract and any previous contracts for last 12 month period. Contracts must have at least 4 weeks remaining, if less provide future contract. At least one contract, current or historic, must be for 6 months or longer, which can include a renewal.

List A – Verifying your identity

To make sure we know exactly who you are, we may have asked for proof of your identity. We accept the following items:

What items are accepted?	What format is required?	Important considerations
Valid Passport	Certified copy	UK and Non-UK passports are acceptable. The following details should be clearly visible: <ul style="list-style-type: none"> • Name • Photo • Date of birth • Expiry date • Passport number
Valid Residency Permit for Foreign Nationals	Certified copy	You must provide proof that you have indefinite right to remain in the UK. If contained in the passport please include a certified copy of page containing: <ul style="list-style-type: none"> • Name • Photo • Date of birth • Expiry date • Passport number
Valid EU National Identity Card	Certified copy	Must be a photo-card showing: <ul style="list-style-type: none"> • Name • Date of birth • Nationality • Immigration status
Valid Driving Licence	Certified copy	Photo-card driving licence issued by DVLA (full and provisional – both sides must be copied) and old style full paper licence are acceptable – old style provisional licence is not acceptable. Also acceptable: <ul style="list-style-type: none"> • Driving licences not issued by DVLA but that are UK licences (i.e. Isle of Man, Jersey, Guernsey) • Driving licences issued in Republic of Ireland • EEA overseas driving licences Old style provisional licences are not acceptable. Other driving licences are not acceptable.
Northern Ireland Voter's Card	Certified copy	
Government, Court or Local Authority Documents confirming your right to benefits	Original or Printed PDF of internet statement	Acceptable documents: <ul style="list-style-type: none"> • Valid old style UK driving licence • Recent evidence of entitlement to a state or local authority-funded benefit (including housing and council tax), tax credit, pension, educational or other grant • Instrument of court appointment such as liquidator or grant of probate • Current council tax demand letter or statement • Current bank statements from a UK regulated financial institution • Credit or debit card statements from a UK regulated financial institution • Utility bill from a regulated company <p>These documents must include your full name and either your address or date of birth and must be supported by a second document either government issued, issued by a judicial authority, public sector body or authority, a regulated utility company or another FCA regulated Financial Services from within the UK.</p>

For proof of identity and address we require two separate items, e.g. a passport and a driver's licence. We won't accept one item to cover both requirements.

List B – Verifying your address

We might need to confirm your address, in which case the following documents are acceptable of proof of where you live:

What items are accepted?	What format is required?	Important considerations
Valid Driving Licence	Certified copy	Photo-card driving licence issued by DVLA (full and provisional – both sides must be copied) and old style full paper licence are acceptable – old style provisional licence is not acceptable. Also acceptable: <ul style="list-style-type: none"> • Driving licences not issued by DVLA but that are UK licences (i.e. Isle of Man, Jersey, Guernsey) • Driving licences issued in Republic of Ireland • EEA overseas driving licences Old style provisional licences are not acceptable. Other driving licences are not acceptable.
Mortgage Statement	An original statement from a recognised lender. – NOT a photocopy or printed from the internet	Must be less than 12 months old. <ul style="list-style-type: none"> • All key information must be visible, for example: <ul style="list-style-type: none"> – Sort code; Account number; Address Store card statements are not acceptable
Bank/Building Society/Credit Card Statement	An original statement from a recognised lender. We can accept Printed Electronic Statements but will not accept photocopies of documents	Must be less than six months old. <ul style="list-style-type: none"> • All key information must be visible, for example: <ul style="list-style-type: none"> – Sort code; Account number; Address Store card statements are not acceptable
Utility Bill/ Statement	An original of a household bill. We can accept Printed Electronic Statements but will not accept photocopies of documents.	Acceptable: <ul style="list-style-type: none"> • Electricity; Gas; Water rates; Home telephone; cable services; Satellite TV Conditions: <ul style="list-style-type: none"> • Must be less than six months old • The bill must relate to services provided to the current address Mobile phone statements are not acceptable
Local Authority Bill	An original Council Tax Bill or Rent Book	Conditions: <ul style="list-style-type: none"> • Must be less than 12 months old and valid either for the current or upcoming financial year • Must relate to services provided to the current address
Recent evidence of Local Authority Benefit	Original documents	Acceptable benefits are: Child Benefit, Pension, Working/Child Tax Credit, Disability, Income Support and Incapacity Benefit. Conditions: <ul style="list-style-type: none"> • Must be issued within the last 12 months • Must be valid for current and future benefits • Must be addressed to you • Must be sent out to your home address • Benefit or pension books must not be amended
Instrument of Court Appointment	Original	Full name and address must be evidenced

Your mortgage checklist

Return with your documents in the prepaid envelope enclosed to
Tesco Mortgage Operations, PO Box 353, Darlington DL1 9QR

Application Number

Application Name

Returning all of your documents together with this checklist in the prepaid envelope will allow us to progress your application as soon as possible. Before you send us your documents, please make sure that the details on your Offer in Principle are correct and contact us if there are any errors.

Your Offer in Principle is valid for 90 days.

Documents to send back – tick when completed.

Verification of income

Applicant 1

Applicant 2

Last 3 months bank statements. Statements can be originals or printed from online banking and include non-earning applicants.

Latest bank statement. If your mortgage repayments are coming out of a different account to your salary.

Your latest payslip.

Must be original and dated with the last six weeks.

Accountant's report, finalised accounts or SA302s. If you are self-employed we need SA302s and Tax Year Overviews or Accountant's Certificates. We will also accept Accounts if these sources are unavailable.

Only if requested in your letter

Applicant 1

Applicant 2

Verification of identity and address

Verification of extra income

e.g. benefits statement, pension statement, bonuses etc.

Your mortgage checklist cont.

Return with your documents in the prepaid envelope enclosed to
Tesco Mortgage Operations, PO Box 353, Darlington DL1 9QR

Important considerations	Applicant 1	Applicant 2
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Do your requested documents meet the date requirements overleaf?

Are your documents consecutive with all pages included?

Does the name and address on your application match your documents?

Have you checked the format of your documents?

Some documents must be originals and for some you can provide certified copies. Please check before sending.

When we have received your documents, we will make a final decision on your mortgage application.

If you have any questions, or if any details are incorrect please call us on **0345 051 8446** (Minicom: **0345 055 0607**). Lines are open 8am to 9pm, Mon-Fri, and 9am to 4pm on Saturdays. **These numbers may be included as part of any inclusive call minutes provided by your phone operator.**

Failure to send the correct documentation in full may result in delays to your application.

A note about certified copies

To make things easier for you and to reduce the number of original documents that you need to send us, we can accept certified copies of some documents. This section tells you who can certify the document for you and what you need to get them to do.

Remember that we can't return certified copies to you, so keep a copy for your records. We will return any original documents that you send us.

Who can certify

When we request certified copies, we'll accept those that have been certified by one of the following:

- Lawyer, Solicitor, Notary Public – registered in the UK/Channel Islands. Any other jurisdiction must be sent as an exception with rationale included.
- Member of the Judiciary
- Serving Police Officer
- Doctor. Pre-existing medical doctor/patient relationship.
- Teacher. Pre-existing relationship, i.e. if you are attending an educational institution. Teachers/Lecturers should be current.
- Authorised Financial intermediary e.g an Independent Financial Advisor or FCA Authorised Mortgage Intermediary or other FCA regulated firm.
- Bank or building society official
- Qualified Accountant
- Local Councillor MP, MSP, AM or MEP
- Official of an embassy, consulate or high commission of the country issuing the passport.
- Chartered Professional (e.g. Chartered Engineer) who can be verified via the relevant organisation.

How to certify a document

If you'd like to provide us with a certified copy of a document, here's what the person certifying the document must include on the front page of each document:

- ✓ Confirmation that the person certifying the document has seen the original document
- ✓ Name and signature
- ✓ Date of certification
- ✓ Business address (or personal address if there's no business address)
- ✓ Professional qualifications (if relevant)
- ✓ Membership number of any trade/industry association (if relevant)
- ✓ Contact details including address and telephone number
- ✓ Where certifying a photographic document, confirmation that the copy is a true likeness of the original photograph.
- ✓ Relationship to the applicant and length of time you have known the applicant.

If you'd prefer a chat, call
Monday to Friday 8am-9pm
Saturday 9am-4pm

0345 051 8446*
tescobank.com/mortgages
minicom: 0345 055 0607*

*This number may be included as part of any inclusive call minutes provided by your phone operator.

If you would like Braille, large print or audio format information about Tesco Bank Mortgages, please contact us.

Tesco Bank is a trading name of Tesco Personal Finance plc. Registered in Scotland No. SC173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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