



Your document guide

How to use this guide:

It's important that you send us the right documents for your mortgage application, so this leaflet tells you what we accept.

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
Payslips	Original documents or print outs of online payslips	Make sure: <ul style="list-style-type: none">• You send us the most recent payslip, which must be dated within six weeks of when we received it; and• Any online payslip you print has your name and employer's name visible, otherwise we can't accept it
Bank Statements	Original documents or print outs of your online statements	Make sure: <ul style="list-style-type: none">• 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.• You 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 and NOT just your transactions
P60	Original documents	This must be for the last financial year.
Three years' Inland Revenue SA302 Forms	Original documents	SA302s are provided by HMRC.
Accounts	Original documents	Your accounts must be the most recent signed by a qualified accountant.
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 need to see evidence of the rental income in your banks statements.
Benefits Statements	Original documents	We'll need to see evidence of benefit payments in your bank statements.

Verifying your address

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

What items are accepted?	What format is required?	Important considerations
Valid Driving Licence	Certified copy	<p>Photo-card driving licence issued by DVLA (full and provisional – both sides must be copied) and old style full paper licence are acceptable – an old style provisional licence is not acceptable.</p> <p>Also acceptable:</p> <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 <p>Old style provisional licences are not acceptable. Other driving licences are not acceptable.</p>
Mortgage Statement	An original statement from a recognised lender – NOT a photocopy or printed from the internet	<ul style="list-style-type: none"> • Must be less than 12 months old. • All key information must be visible, for example: <ul style="list-style-type: none"> – Sort code – Account number – Address
Bank/Building Society/ Credit Card Statement	An original statement from a recognised provider – NOT a photocopy or printed from the internet	<ul style="list-style-type: none"> • Must be no more than six months old. • 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. Must not be printed from the internet	<p>Acceptable:</p> <ul style="list-style-type: none"> • Electricity • Gas • Water rates • Home telephone • Cable services • Satellite TV <p>Conditions:</p> <ul style="list-style-type: none"> • Must be less than six months old • The bill must relate to services provided to the current address <p>• Mobile phone statements are not acceptable</p>
Local Authority Bill	An original Council Tax bill or Rent Book	<p>Conditions:</p> <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
Benefits Book or Benefits Agency Notification Letter confirming your right to benefits	Original documents	<p>Acceptable benefits are: Child Benefit, Pension, Working/Child Tax Credit, Disability, Income Support and Incapacity Benefit. Conditions:</p> <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

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 – an 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	
Benefits Book or Benefits Agency Notification Letter confirming your right to benefits	Original documents	Acceptable benefits are: Child Benefit, Pension, Working/Child Tax Credit, Disability, Income Support and Incapacity Benefit. <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

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.

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:

- Senior Civil Servants
- Serving Police Officers
- Members of the Judiciary
- Lawyers, solicitors or notaries public
- Accountants
- Authorised financial intermediaries, e.g. independent financial advisers
- FCA / PRA authorised mortgage intermediaries
- Post Office employees (please make sure they incorporate their own office stamp)
- Doctors/GPs, with a pre-existing professional relationship with you
- Teachers, with a pre-existing professional relationship with you
- Local Councillors or Members of Parliament (including Members of the European or devolved Parliaments)
- Officials of an embassy, consulate, or high commission of the country issuing the passport
- Bank employees, e.g. at a local bank's branch. Please make sure they incorporate their own bank/branch stamp

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

Your mortgage document checklist:

Your Offer in Principle letter will tell you which documents you should send.

This will include:

- **Proof of income:** e.g. payslips or accounts
- **3 months' bank statements:** These should be your most recent statements and must show your name, account number, salary going in and household expenditure. For a joint application, the names of both applicants must appear on the statement.
- **Source of payment:** If your monthly mortgage payments will be paid from a different bank account from where your salary is credited, we require your latest bank statement from this account.

We may also ask you for:

- **Proof of identity:** e.g. a certified copy of a passport or driver's licence
- **Proof of address:** e.g. an original utility bill, bank statement or mortgage statement


Important considerations:

- Please check your documents are in date e.g. have you sent us your most recent payslip, is your utility bill less than six months old?
- Are all the pages included?

Remember, sending us the correct documents will allow us to process your application quickly. If you have any questions, just call us and we'll talk you through what's required.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Telephone: 0845 0518446

 **Minicom:** 0845 055 0607

Lines open: Mon-Fri 8am-9pm,
Sat 9am-4pm.

Online: tescobank.com/mortgages

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

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