

Income and ID guide

For mortgage intermediary use only.

Verification of income

What items are accepted?	What format is required?	Important considerations
Bank Statements	Original documents or print outs of your online statements, including non-earning applicants.	<ul style="list-style-type: none">• Statements should show the full name(s) and account number. For joint accounts, please ensure both names appear on the statement. Provide the complete statement, including all pages for the period requested.• Send us the most recent statement(s), one of which must be dated within six weeks of when we received them; and• Online statements must include name, bank details and NOT just transactions.• If the applicant's mortgage repayments are coming out of a different account to the applicant's salary we will need to see the latest bank statement of this account. The statement must show the applicant's name, account number and sort code.
Payslips	Original documents or print outs of online payslips	<ul style="list-style-type: none">• Send us the most recent payslip, which must be dated within six weeks of when we received it.• Any online payslip must show the applicant's name, employer's name visible, the pay date and payment method detailed, otherwise we can't accept it.• Bonuses, commission and overtime to be assessed in the application will require three months' payslips. If the bonus is paid annually or bi-annually, please provide salary slips for the month(s) in which the bonus is paid (if different from the last three 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	We need 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 the banks statements.
Benefit Statements	Original documents	We'll need to see evidence of benefit payments in the bank statements.

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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 – Verification of identity

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.

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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	Proof of 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 of Local
Authority
Documents
confirming your
right to benefits

Original or printed pdf
of original statement

Acceptable documents:

- Valid old style UK driving license
- 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

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 firm within the UK.

List B – Verification of address

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 – old style provisional licence is not acceptable. 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 lender. We can accept Printed Electronic Statements but will not accept photocopies of documents.	<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 <p>Store card statements are not acceptable</p>
Utility Bill/Statement	An original of a household bill. We can accept Printed Electronic Statements but will not accept photocopies of documents.	<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
Recent evidence of Local Authority Benefit	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
Instrument of Court Appointment	Original	Full name and address must be evidenced

Document upload

The document upload facility within your intermediary portal should be used to supply us with the requested evidence. To make things easier for you we do not require individual documents to be stamped and certified providing you can confirm to us on screen that what is being sent is a true copy of the original.

A note about certified copies

Wherever possible documents should be sent online via the intermediary portal. Where documents are sent to us by post we can only accept certified copies of some documents.

FCA/PRA authorised mortgage intermediaries can certify by including 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.

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.

Any questions?

Remember you can chat online with one of our expert advisers. Whilst you are logged in you can ask questions on specific cases.

intermediaries.tescobank.com

If you'd prefer a chat, call
Monday to Friday 8am-6pm
0345 051 8461*

*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.

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