

Documents we'll need

When you submit a full application and it's accepted, we'll give you a list of what's needed to complete our assessment. Just select the case and click on the 'Actions' tab to see what we've asked for.

You can also upload the documents we've requested (unless stated otherwise) and certify them online. **Please make sure the whole of each document can be seen and the information is clear and legible.** Read our [top tips for uploading documents](#) for more details.

Here's a list of the standard items we might ask for.

Criteria	Documents needed	Acceptable forms of proof	
Proof of residency and identity	To help protect against fraud, the Anti Money Laundering Regulations (AML) require us to check the names and addresses of all applicants. We'll attempt to do this electronically, but if this fails then each applicant must supply one item from the proof of identity list and one item from the proof of residency list. The same document can't be used to verify both their identity and residency.		
Proof of identity	Driving Licence	Current full old style UK driving licence (paper version). Not more than 51 years old Current Full UK/EU/USA/Canada/Australia photo card driving licence. Not more than 10 years old Current Provisional UK photo card driving licence. Not more than three years old.	
	DWP / Benefits agency letter	Auto requested if applicant has failed AML check	
	EU National ID Card		Correspondence from the DWP/Benefits Agency/Social Insurance documents/ Disability allowance book/Disability pension book/ROI Pension book dated within the last 13 months.
	NI Electoral Office ID		EU National ID Card (photographic) which must be valid and in date.
	HMRC correspondence		Identity card issued by the Electoral Office for Northern Ireland (NI only).
	Passport		HM Revenue & Customs/Revenue Commissioners correspondence e.g. Tax coding notice dated within the last 13 months (note: P60s & P45s are not acceptable).
			Full current signed valid Passport, not more than 10 years old.
Proof of residency	Bank statement	Auto requested if applicant has failed AML check and isn't on the Voter's Roll for all declared addresses for the last 12 months	
	Credit card statement		Original or certified copy of Bank/Building Society/Credit Union statement*, dated within the last six months.
	DWP / Benefits agency letter		Original or certified copy of statement*, dated within the last six months.
	HMRC correspondence		Correspondence from the DWP/Benefits Agency/Social Insurance documents/ Disability allowance book/Disability pension book/allowance benefit dated within the last 13 months.
	Local Authority correspondence		HM Revenue & Customs/Revenue Commissioners correspondence e.g. Tax coding notice dated within the last 13 months (note: P60s & P45s and internet copies are not acceptable).
	Solicitor house purchase letter		Council Tax bill (internet copies are not acceptable).
	Utility bill	Letter from solicitors confirming recent house purchase within the last six months.	
		For example gas, electricity, water, telephone (not mobile), cable services, satellite TV e.g. Sky. Must be original statement* dated within the last six months (not 'dongle' contracts).	

Things to be aware of:

- ▶ Documents being used to prove residency don't need to show the full name, but initials must match
- ▶ The address must match against the application form
- ▶ *Statements downloaded from the internet (e-statement) can only be accepted if Proof of Identity is provided by either Passport, UK driving licence or EU ID card. An e-statement must be printed as a PDF document, not an excel download. E-statements must contain the company name and logo, date, the applicant's full name and address. If it's used along with a driving license, the addresses must be the same.

Criteria	Documents type	Acceptable forms of proof
Proof of income (For residential and BTL Top Slicing only)	Employed	Latest three months' payslips Or Employer's reference.
	Contractors	If the contract is arranged directly with the client or via an agency, with no umbrella company involved: ▶ Original or certified copy of the current contract and all other contracts held in the past 12 months. If the contract is arranged with the client via an umbrella company: ▶ Contract between the end client and the umbrella company (unless the contract is arranged via an agency, where it will be between the agency and umbrella company but may also detail the contractor and the end client). ▶ Contract between the umbrella company and the contractor ▶ Latest 3 months payslips from the umbrella company and the corresponding umbrella invoice reconciliation statements and ▶ Latest bank statement(s) evidencing pay.
	Self-employed or a company Director with a shareholding of 25% or greater	Latest two years' SA302s supported by the latest two years' Tax Year Overviews and the latest month's business bank statement. The latest year's SA302 must be no older than 18 months from the date of application. Our underwriters may request additional information to support the application at their discretion.
	Pension	Evidence of pension income (e.g. P60, or former employer's confirmation of pension).
Bank statements (For residential and BTL Top Slicing only)	Employed/ Contractor/ Pension (Includes company Directors with a shareholding of 25% or greater)	One full month's statement for the account which the applicant's wage/salary/contracting income/ pension is paid into. The statement supplied must be no older than three months. If the applicant's income is not credited directly into their bank account, we may not be able to continue with the mortgage application.
	Self-employed	The latest month's statement for the applicant's business bank account. If they don't have this, then the latest full month's statement for their personal account is needed instead.
	BTL Top slicing applications	In addition to the above, evidence of rental income via bank statements if the applicant has other BTL mortgages.
Proof of repayment strategy	For residential interest only mortgages, a completed Interest Only Repayment Strategy form. We only accept the sale of the property being mortgaged as the repayment strategy. This will be verified by an underwriter to ensure that it's credible. Visit our website to get a copy of the form.	

You can securely upload and certify documents for assessment via our online application system.

For more information

Head to boi4i.com

Or contact your dedicated Business Development Manager

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*All calls are recorded for training and monitoring purposes. Lines are open 9am-5pm Monday to Friday excluding Bank Holidays.

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