

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	<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.• 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	<ul style="list-style-type: none">• 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, employer's name visible, the pay date and payment method detailed, otherwise we can't accept it.• If you have included bonuses, commission, overtime and other allowances 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	<ul style="list-style-type: none">• An Accountant's Report covering the last 2 years.• HMRC SA302s for the last 2 years accompanied with HMRC tax year overview statements for the last 3 years. Online downloaded documents from HMRC are acceptable.• Full accounts covering the last 2 years and 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 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.

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
Bank/Building Society/Credit Card Statement	An original statement from a recognised lender. – NOT a photocopy or printed from the internet	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. Must not be printed from the internet	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
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. 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

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	
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
- Financial Conduct Authority (FCA)/Prudential Regulation Authority (PRA) authorised mortgage intermediaries
- Post Office employees (please make sure they incorporate their own office stamp)
- 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

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.

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