

## Case Packaging Guidance for all Customers

To help ensure the application process is as smooth as possible for you and your customers, it's important for you to understand our basic packaging requirements.

Our underwriters may ask for additional information where required, however we would expect the below minimum information to be provided where it's applicable.

Any documents referred to below can be found on our Intermediaries / Documents to Download webpage [here](#).

Evidence Required			
Customer	UK Residents	UK Expats	International Residents
BTL Portfolio	'Gatehouse Portfolio Template'		
Evidence of Deposit	Latest 1 month saving statement		Latest 1 month saving statement and 'Statement of Wealth Form'
Existing Mortgage / Finance	Recent mortgage / finance statement (if not on Equifax)		
Gifted Deposit	'Gifted Deposit Declaration Source of Funds' and Evidence of funds available and Giftoor Proof of Identity (Non-Certified)		Not Acceptable
Income - Contractor	Signed copy of contract and If more than 6 months to run - no further documents required If less than 6 months to run - evidence of 12 months historical work		
Income - Employed (HPP applications)	Latest 3 months payslips and Latest 3 months bank statements*	Latest 4 months payslips and Latest 4 months bank statements* (from the active international account)	
Income - Employed (BTL applications)	<b>If application self-funding:</b> Latest payslip* and Latest bank statement*  <b>If not self-funding:</b> Latest 3 months payslips* and Latest 3 months bank statements*	<b>If application self-funding:</b> Latest payslip* and Latest bank statement*  <b>If not self-funding:</b> Latest 4 months payslips* and Latest 4 months bank statements*	Self-Funding Only: Latest 4 months payslips* and Latest 4 months bank statements*
Income - Pension	Latest 3 months pension evidence		

Evidence Required			
Customer	UK Residents	UK Expats	International Residents
Income – Self Employed	Latest SA302's or Accountant Certificate that covers 2 years trading history and Latest 3 months personal bank statements* and Latest 3 months business bank statements*	Accountant Certificate or equivalent that covers 3 years trading history and Latest 4 months personal bank statements* and Latest 4 months business bank statements*	
Proof of Address** (to be certified one per applicant) <i>See below for certification requirements</i>	One of the following is required: <ul style="list-style-type: none"> <li>• Latest Bank/Credit Card Statement</li> <li>• Utility Bill (dated within 3 months)</li> <li>• Water Bill (dated within 12 months)</li> <li>• Council Tax Bill (dated within 12 months)</li> <li>• Full UK Drivers Licence (if not used for ID)</li> </ul>		One of the following is required: <ul style="list-style-type: none"> <li>• Latest Bank/Credit Card Statement</li> <li>• Utility Bill (dated within 3 months)</li> <li>• Local Authority/Municipality Bill (dated within 12 months)</li> <li>• Current Tenancy Contract (dated within 12 months)</li> <li>• National ID Card (if not used for ID)</li> </ul>
Proof of Identity* (to be certified one per applicant) <i>See below for certification requirements</i>	One of the following is required: <ul style="list-style-type: none"> <li>• Valid Passport</li> <li>• Valid UK Photo Drivers Licence</li> <li>• HM Forces/Police Warrant Card</li> <li>• NI Identity Card</li> <li>• Proof of Residency if not UK National</li> </ul>		Passport (if not available, National ID Card issued by Government Body)
Parental Leave	No documents required as we underwrite based on parental leave being for 12 months.		
Statement of Wealth	Not required		Required – see 'Evidence of Deposit' above

\*Up to end of month prior to application submission, as a minimum.

\*\*If unable to provide one of the above documents, please refer to the full 'Gatehouse ID Requirements'.

## Requirements for a Certifier

Certification Requirements	<p><u>Documents must be copied and certified by an appropriately authorised person (see list in below). This certification must include:</u></p> <ul style="list-style-type: none"> <li>• A copy of the original (photocopy or photo is acceptable subject to being glare free) however this must be printed and signed. (Please note a copy of a copy cannot be used i.e., if a document has already been printed and certified by one firm, it cannot be re-certified)</li> <li>• Full Name of the individual certifying the document and their signature</li> <li>• Firm details including: <ul style="list-style-type: none"> <li>○ The name of the firm the individual is employed by/owns and their role</li> <li>○ Their address</li> <li>○ The institution they are a member of together with membership number where applicable i.e., for solicitors and accountants</li> </ul> </li> <li>• Date of the certification</li> <li>• Confirmation that the documents are true copies of the original and where photo ID has been seen:</li> </ul>
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<p>Certification Requirements (cont ...)</p>	<ul style="list-style-type: none"> <li>o If the individual has physically met the customer – that the photo is a true likeness of the applicant</li> <li>o If the individual has not personally met the customer, this must be confirmed</li> </ul> <p>• Certification must be on the same page (not on the reverse or separate page) of the document in question</p>
<p>Acceptable Certifiers</p>	<p><u>An appropriate person for the purposes of certifying copies of original documents include:</u></p> <ul style="list-style-type: none"> <li>• Employees of Gatehouse Bank (for documentation that they have had sight of the original)</li> <li>• A qualified solicitor registered with the relevant national professional body</li> <li>• A qualified accountant registered with the relevant national professional body</li> <li>• A notary public, a member of the judiciary</li> <li>• A director, manager or a bank counter staff of a bank or an authorised credit or financial institution and stamped with an official stamp</li> <li>• An Embassy, consulate or high commission officer</li> <li>• A commissioner of Oaths</li> <li>• Document Certification Service from UK Post Office</li> <li>• A regulated Broker from our Panel (does not apply if the application is received from residents of high-risk jurisdiction as listed under section 20)</li> <li>• Director/Company secretary of employer (does not apply if the application is received from residents of high-risk jurisdiction as listed under section 20)</li> </ul>

**Providing you have met the submission guidelines an underwriter will assess the application. Failure to provide all required documentation may result in your application being held.**