

## 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.

**Failure to provide the required information at submission may result in the case being delayed or withdrawn after 14 days.**

**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	<a href="#">'Gatehouse Portfolio Template'</a>		
Evidence of Deposit	Latest 1 month saving statement		Latest 1 month saving statement
Existing Mortgage / Finance	Most Recent mortgage / finance statement on all UK and International properties*** (if not on Equifax)		
Gifted Deposit	Gifted Deposit Declaration Source of Funds & Evidence of funds available & Giftoor Proof of Identity (Non-Certified) <b>* Gifts are only acceptable from giftors who are UK residents or UK nationals/expats</b> (see " <a href="#">Gifted Deposit Guidance</a> " document for full details)		
Income - Contractor	Signed copy of contract & 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 & Latest 3 months bank statements*	Latest 4 months payslips & Latest 4 months bank statements* (from the active international account)	
Income - Employed (BTL applications)	<b>If application self-funding:</b> Latest payslip* & Latest bank statement*  <b>If not self-funding:</b> Latest 3 months payslips* & Latest 3 months bank statements*	<b>If application self-funding:</b> Latest payslip* & Latest bank statement*  <b>If not self-funding:</b> Latest 4 months payslips* & Latest 4 months bank statements*	Self-Funding Only: Latest 4 months payslips* & Latest 4 months bank statements*
Income - Pension	Latest 3 months pension evidence		

Evidence Required			
Customer	UK Residents	UK Expats	International Residents
Income – Self Employed	<p>Latest 2 years SA302's <b>or</b> Accountant Certificate that covers 2 years trading history</p> <p><b>&amp;</b></p> <p>Latest 3 months personal bank statements*</p> <p><b>&amp;</b></p> <p>Latest 3 months business bank statements*</p>	<p>Accountant Certificate or equivalent that covers 3 years trading history</p> <p><b>&amp;</b></p> <p>Latest 4 months personal bank statements*</p> <p><b>&amp;</b></p> <p>Latest 4 months business bank statements*</p>	
Proof of Address** (to be certified one per applicant) <i>See below for certification requirements</i>	Please refer to pages 1 and 2 in the ' <a href="#">Gatehouse ID Requirements</a> '.		
Proof of Identity** (to be certified one per applicant) <i>See below for certification requirements</i>	Please refer to page 1 in the ' <a href="#">Gatehouse ID Requirements</a> '.		
Parental Leave	No documents required as we underwrite based on parental leave being for 12 months.		
High Risk Jurisdictions	Not Required	<p>"<a href="#">Country Checklist</a>" For individuals residing in a high risk jurisdiction (Shown on page 2 of the Country Checklist), we will require a photograph of the client holding up their passport. This does not require certification; however, the passport must be legible &amp; the photograph must be clear, showing the client's face in full</p>	
Translation Guidance	Not Required	<p>Documentation in a foreign language must be translated &amp; accompanied with untranslated original documentation. For further information, please refer to our translation guidance <a href="#">here</a>.</p>	

\*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](#)'.

\*\*\*If no finance/mortgage statement is available, we will require latest 12 months bank statements showing the payments for all mortgages/property finance

# Requirements for a Certifier

<p><b>Certification Requirements</b></p>	<p>Certification Requirements can be found on Page 2 &amp; 3 of our <a href="#">'Gatehouse ID Requirements'</a> Documents must be copied and certified by an appropriately authorised person (see list in below). This certification must include:</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:             <ul style="list-style-type: none"> <li>◦ If the individual has physically met the customer – that the photo is a true likeness of the applicant</li> <li>◦ If the individual has not personally met the customer, this must be confirmed</li> </ul> </li> <li>• Certification must be on the same page (not on the reverse or separate page) of the document in question</li> </ul>
<p><b>Acceptable Certifiers</b></p>	<p>Certification Requirements can be found on Page 2 &amp; 3 of our <a href="#">'Gatehouse ID Requirements'</a> An appropriate person for the purposes of certifying copies of original documents include:</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.</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> </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.**