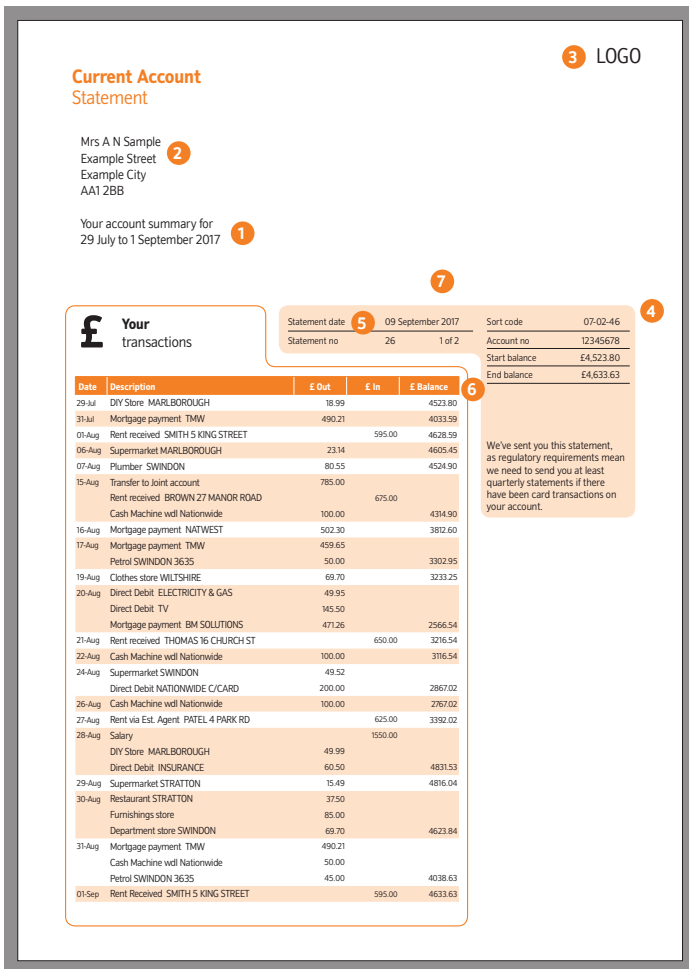


# A guide to our current account statement requirements



## When assessing rental income, we may ask to see current account statements to support the application:

- We'll need to see statements for the applicant's main rental account (for non-portfolio landlord applications we'll accept personal current account statements)
- They should evidence transactions including rental receipts, mortgage payments, bills and other transactions linked to the applicant's letting of properties.
- We'd expect the statements to show transactions relating to **at least 50%** of the portfolio declared. If the statements show less than this, we'll need statements for all other rental accounts used.
- Where a transaction doesn't reference the property address, please note this information to the relevant line on the statement.

- 1 Statements must be full months for the period requested.
- 2 The statement must show the applicant's address, full name or initials and surname.
- 3 The Building Society/Bank logo must be shown.
- 4 Full bank account and sort code must be shown.
- 5 Statements must contain all pages including cover pages for postal statements.
- 6 Statements must show a running balance.
- 7 Statements must be within one month of the **Decision in Principle** date.

## Other types of statements

Mini statements must show the applicant's name, account number, sort code and issuing branch stamp (Santander statements don't require a branch stamp).

Branch, mini and online statements and Nationwide Bank Statements are all acceptable proofs but can't be used for proof of name or address.

If your client has a Nationwide current account that meets all of the above criteria, there's no need to send us their statement.

**All figures used are for illustrative purposes only**

We don't accept statements where the information has been amended, is unclear or blocked out.

To make it easier to do business with **The Mortgage Works**, you can now submit photos of proofs for your client's applications.

### For intermediary use only

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