

Self-employed income



Use this simple guide to help you upload the right evidence to support your mortgage application.

We need you to upload either:

- 1 Santander's accountant's certificate, filled in by an accountant with an acceptable qualification, or
- 2 If you don't have an accountant, self-assessment tax forms (e.g. SA302) PLUS supporting Tax Year Overviews (TYOs) for the same period. You can get these from your HMRC online account or ask HMRC for them.



Accountant's certificate

If you've been asked to send us an accountant's certificate, your accountant can use the below guide to help them complete it.

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- 1 For all self-employed applicants** make sure your accountant fills in **all** fields in Section A. This includes your business name and trading name. They also might need to complete section B, C and D. This depends on your self-employment type.
- 2 If you're a sole trader** - your accountant needs to fill in **all** fields in the table in Section B.
- 3 If you're a partner of a partnership business** - your accountant needs to fill in **all** fields in the table in Section C. Please make sure they enter your business ownership as a percentage.



Accountant's certificate June 2025 Confirming income for all self-employed applicants

This must be fully completed by an accountant with a qualification acceptable to Santander.
Please complete this form, sign and return it to the applicants or broker.

In ALL cases, please fully complete sections A, E and F, then:
• For **sole trading** self-employed applicants also complete section B.
• For **self-employed partners of a partnership business** also complete section C.
• For **limited company directors** (20% or more shareholding) also complete section D.
You'll need to complete a separate certificate for each individual company.

Section A - As the company's accountant, please FULLY complete the following details

Name of each applicant whose income is stated below	Nature of the business
<input type="text"/>	<input type="text"/>
<input type="text"/>	Business commencement/incorporation date
<input type="text"/>	<input type="text"/>
Name of the business and trading name (if applicable). For sole traders, if there's no business name, use applicant name.	
<input type="text"/>	

Please note:
We need information from the last 3 years' trading accounts and will only accept income declared in the UK for tax purposes. The most recent year-end **mustn't be more than 18 months** before the date of the mortgage application. **If you can't provide 3 years' figures, please give us the reason:**

Where 2 applicants receive income from the same business, this form can be completed for both applicants. Please make sure the individual shareholding and income is clear.

Section B - For sole trading self-employed applicants please FULLY complete the following details

	Dates of financial year end		
	Most recent year	Year 2	Year 3
Annual turnover	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross profit before tax	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net profit before tax	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section C - For self-employed partners of a partnership business please FULLY complete the following details

Percentage of business owned (must be entered as a percentage)		Applicant 1 <input type="text"/> %	Applicant 2 <input type="text"/> %	
		Dates of financial year end		
		Most recent year	Year 2	Year 3
Annual turnover	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross profit before tax	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net profit before tax	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net profit before tax attributable to applicant	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>

Accountant's certificate (continued)

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- 4** If you're a limited company director - your accountant needs to fill in **all** fields in Section D.
- 5** If your company has an alphabet share structure, your accountant **must** tell us if future dividends for all applicants won't be in line with those declared on the form.
- 6** For all self-employed applicants make sure your accountant fills in **all** fields in Section E.
- 7** Make sure your accountant includes a full explanation in Section E:
- if there's any significant increase or decrease in your profit or turnover, or
 - if there's been a decline in your profit or turnover in the latest year, and
 - if your income will continue at the same level moving forward.
- They can't enter N/A if any of these scenarios apply.

Section D - For limited company directors (20% or more shareholding) **4** FULLY complete the following details

Registered number of company Alphabet share structure ☐ Yes ☐ No

Number of shares held by Applicant 1 Applicant 2 If yes, is there any reason to suggest that future dividends for all applicants won't be in line with those declared? If yes, please give us further detail in Section E. **5**

Percentage of applicant's shareholding % %

		Dates of financial year end		
		Most recent year	Year 2	Year 3
Annual turnover	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profit on activities	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profit (after tax and before dividend)	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Shareholders' funds	For the business	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's salary as director (A)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's dividend distribution (B)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant's total income (A + B only)	Applicant 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Applicant 2	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section E. Please FULLY complete the following details **6**

Please provide comment and give your view in the box below of the ongoing ability of the business to trade where there is:

- any significant increase/decrease of profit or turnover, or
- a negative shareholder's fund figure in any year, or
- a decline in the profit or turnover in the latest year.

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Are there any adverse qualifications to the accounts? ☐ Yes ☐ No

If yes, please give an explanation in the box below.

Accountant's certificate (continued)

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- 8 For all self-employed applicants make sure your accountant answers **all** fields in Section F.
- 9 Your accountant **must** select the professional body that awarded their qualification from the drop down list.
- 10 Your accountant **must** provide their accountancy firm email address. If they're unable to do this, they should tell us why in the box below.
- 11 The form **must** be signed by an accountant with an acceptable qualification. We can accept either a digitally typed or wet signature. A company signature or a signature from you is **not** acceptable.

Section F – Please FULLY complete in ALL cases. 8

Is current trading at least in line with the details declared in the sections above? If no, please give details in Section E. ☐ Yes ☐ No

Does the business/applicant have an outstanding Bounce Back Loan (BBL) or Coronavirus Business Interruption Loan (CBIL)? ☐ Yes ☐ No

If yes, please detail below.

Type (BBL or CBIL)	Amount (£)	Term	Date repayments started/due to start	Monthly repayment amount (£)	Repaid in full?	Where repayments have started is this reflected in the declared trading figures?	Does the business remain solvent despite the additional liability in the balance sheet?

I can confirm that the information provided in this form is an accurate reflection of the financial performance of the applicant's business.

Name

Accountant's qualification (must hold a UK accountant's qualification with one of the following professional bodies) 9

Signature 11

Date

Accountancy firm and full address

Postcode

Accountancy firm email address 10

If you can't provide an accountancy firm email address, please tell us the reason

Accountancy firm telephone number

Once this form has been fully completed, return it to the applicants or broker.

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Important information

- Please make sure your accountant fills in 1 certificate for each individual business.
- We need you to give us 3 years' figures. If you've been trading for less than 3 years, then we can accept no less than 2 years' figures.
- **We only accept our standard accountant's certificate. We reserve the right to ask for accounts if we need them.**

Self-assessment tax calculations (e.g. SA302s)

If you're uploading SA302s, use the below guide to make sure they show what we need before you upload them.

- 1 The GOV.UK logo.
- 2 The unique tax reference.
- 3 Your name.
- 4 The tax year.

GOV.UK Self Assessment

Unique Taxpayer Reference (UTR): 123456789
Your tax return is 100% complete

Mr A Example's tax return: 2024-25
View your calculation

This section provides you with a breakdown of your full calculation. It's says your tax return is 100% complete then you have submitted your return and this is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Pay from all employments	£17,922.00
Profit from self-employment	£13,354.00
UK pensions and state benefits	£1,568.00
Total income received	£32,844.00
minus Personal Allowance	£12,570.00
Total income on which tax is due	£20,274.00

How we have worked out your income tax

	Amount	Percentage	Total
Pay, pensions, profit etc. (UK rate for England and Northern Ireland)			
Basic rate	£20,274.00	x 20%	£4,054.80
Income Tax due after allowances and reliefs			£4,054.80
Income Tax due			£4,054.80
plus Class 4 National Insurance contributions	£784.00	x 6%	£47.04
plus Class 2 National Insurance contributions	£0.00		
Total Class 4 National Insurance contributions due			£47.04
Income Tax and Class 4 National Insurance contributions due			£4,101.84
minus Tax deducted			
From all employments, UK pensions and state benefits			£2,990.00
Total tax deducted			£2,990.00
Income Tax and Class 4 National Insurance contributions due			£1,441.24
plus Capital Gains Tax			
plus Tax already refunded in the year			£877.00
Total tax and Class 4 National Insurance contributions due			£2,318.24

Estimated payment due by 31 January 2025

You must pay the total of any tax and class 4 NIC due for 2024-25 plus first payment on account due for 2025-26 by 31 January 2026

This amount does not take into account any 2024-25 payments on account you may have already made

2024-25 balancing payment	£2,318.24
1st payment on account for 2025-26 due 31 January 2026	£720.62
Total due by 31 January 2026	£3,038.86
2nd payment on account for 2025-26 due 31 July 2026	£720.62

Important information

- We accept forms produced by HMRC approved commercial software.
- If the form is produced online, it needs to say 'Your tax return is 100% complete'.
- We **can't** accept income that shows 'profit from UK land and property'.
- If you have more than 1 business, we need a certificate or accounts for each one.


Tax Year Overviews (TYOs)

As well as uploading your tax calculations e.g. SA302s we also need you to upload the corresponding Tax Year Overviews (TYOs). Use the below guide to make sure they show what information we need before you upload them.

- 1 The GOV.UK logo.
- 2 Your name.
- 3 The unique tax reference.
- 4 How much tax is due.
- 5 How much tax has been paid for the tax year.

Important information

- The TYO must match the corresponding SA302 for income and tax.
- Overdue tax is not acceptable.

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2 Information as at 29 Apr 2025
Mr A Sample
Unique Taxpayer Reference (UTR): 123456789 3

Tax years

Tax year overview

Income Tax Status : UK

Tax year ending 05 Apr 2025.

This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Please note: To view a breakdown of an amount, follow the appropriate link in the 'Description' column.

Description	Amount (£)
Tax 4	2,318.24
Surcharges	0.00
Interest	0.00
Penalties	0.00
Sub total	2,318.24
Less payments for this year 5	0.00
Less other adjustments	0.00
Total	2,318.24