

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

Business commencement/incorporation date

D	D	M	M	Y	Y	Y	Y
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Name of the business and trading name (if applicable). For sole traders, if there's no business name, use applicant name.

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	
	<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div>			<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div>		<div><div>D</div><div>D</div><div>M</div><div>M</div><div>Y</div><div>Y</div></div>	
Annual turnover							
Gross profit before tax							
Net profit before tax							

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

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

Section D – For limited company directors (20% or more shareholding), please FULLY complete the following details

Registered number of company

Alphabet share structure

☐ Yes☐ No

Applicant 1

Applicant 2

Number of shares held by

Percentage of applicant's shareholding

 % %

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.**

☐ Yes☐ No

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

Section E. Please FULLY complete the following details

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.

Are there any adverse qualifications to the accounts?

☐ Yes☐ No

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

Section F – Please FULLY complete in ALL cases.

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)?

If yes, please detail below.

☐ Yes ☐ No

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?
			D	D	M	M	Y	Y				

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)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Accountancy firm and full address

Postcode

Accountancy firm email address

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.