Application checklist

Thank you for choosing Santander for your business current account. To make your application journey as easy as possible, please use this checklist to make sure you have all the required information, documents and eligibility before you start the process.

If you've already started an application, please call us on **0800 731 6666** to check progress rather than starting again.

Eligibility criteria

You can apply for a business current account if:

- All directors, owners (shareholders) or partners are aged 18 or over.
- All directors, owners (shareholders) or partners are UK residents.
- Your business is registered in the UK.
- You have up to two directors, owners (shareholders) or partners.
- You are either a sole trader or your business is a partnership, limited liability partnership, private limited company.

To check your eligibility for the available Start-up and Switcher offers, please look at the relevant product page online at **santander.co.uk/business**

Information that you'll need to have to hand

Business details

- Business name, start date and proof of your current trading address. Please also provide 3 years trading address history (if applicable).
- A detailed description of what your business does.
- Anticipated annual turnover for the next 12 months and number of employees.
- Details of your income from the business and any other income sources you may have.
- If you're switching from another bank - the last statement including your sort code and account number. We also require annual accounts for established businesses.
- If you are VAT Registered, your VAT Number.

Depending on your type of business you'll also need to provide the following

If you have a Limited Company, Limited Partnership or Limited Liability Partnership:

- A Certificate of Incorporation from Companies House.
- If there has been a recent change in the ownership of your company, copies of the relevant Companies House forms must also be supplied as appropriate.

If you're a club or society:

- A copy of the Constitution or equivalent that sets out the nature, purpose and objectives of the club/society.
- Meeting record or written request on club/society headed notepaper, providing authorisation to open the account, listing all officers of the club/society; confirming the authorised operators of the account and signed by two official committee members.
- Annual turnover has to be under £250,000 pa.

If you're a partnership:

- Date of formation, Partnership Agreement or Deed, contract of co-partners or certificate of formation if applicable.

Personal details (for anybody named in the application)

- Full name, date of birth and nationality.
- 3 years address history, current residential status (owned/rented/other) and the country(s) where you pay tax e.g. UK taxpayer.
- Length of time with current personal bank and number of personal credit cards.
- Personal and business email address and telephone number.
- Relationship to the business e.g. owner/Director/Shareholder/Account Operator.

Identification that you'll need

We'll need to see proof of personal ID documentation for all sole traders/partners/directors/shareholders/account operators/trustees and beneficiaries.

Please check you've got the right ID by referring to the information below. Please note further details may need to be supplied.

- If you've changed your name since the ID was issued, please provide the relevant documents to prove this.
- The name and address detailed on your ID must be the same as the name and address you provided us during your application.
- You can't use the same document to prove your identity and to prove your address, nor can you use two documents from the same source (eg DWP and Jobcentre).
- If you are new to Santander, further checks will be required and you may be asked to provide us with other documents. For all other applications, occasionally we may need to complete additional checks and ask you to provide us with other documents.
- We'll keep a copy of the ID provided.
- Please don't send original documents via post.

What you need to do

Please provide one document of personal ID from both lists 1 and 2 below for all sole traders/partners/directors/shareholders/account operators/trustees and beneficiaries.

If your trading address is different from the personal residential address of the sole trader/partners/directors in the organisation please provide one document from list 3.

List 1 (Proof of identity)

- Passport – UK/EEA (unexpired and signed)
- Passport – non UK/EEA (unexpired with a valid visa)
- Unexpired UK/EEA (or Switzerland) photocard driving licence (the date of the licence and photograph must be in date)
- EEA or Switzerland national identity card
- Northern Ireland voters card
- UK ID card for foreign nationals
- Unexpired Biometric Residence Permit
- Unexpired old style driving licence **(not provisional)**
- Notification of entitlement to state/local authority benefit*
- Notification of entitlement to tax credit*
- Notification of entitlement to pension from the DWP*
- Educational grant/loan/bursary*
- Notification of entitlements to other government/local authority grant*
- HMRC (HM Revenue & Customs) coding/assessment/statement/tax credit document* **(not P45/P60s)**

List 2 (Proof of address)

- Unexpired UK/EEA (or Switzerland) photocard driving licence (the licence and photograph must be in date)
- Unexpired UK old style driving licence **(not provisional)**
- Annual council tax bill/demand letter*
- Notification of entitlement to state/local authority benefit*
- Notification of entitlement to tax credit*
- Notification of entitlement to pension from the DWP*
- Notification of entitlement to educational loan/grant*
- Notification of entitlements to other government/local authority grant*
- HMRC coding/assessment/statement/tax credit document* **(not P45/P60s)**
- Bank statement**
- Utility bill **(not mobile phone, satellite/cable TV bills)****
- Credit card statement**
- HMRC correspondence including name, address and permanent NI number*
- Pension/benefit correspondence from the DWP*
- Instrument of a court appointment e.g. Probate or Court registered Power of Attorney

List 3 (Proof of trading address)

- Business current account or Business credit card statement addressed to the business at the trading address **(less than three months old)**
- Utility bill addressed to the business at the trading address **(less than three months old)**
- Signed lease agreement addressed to the business at the trading address (**must be within the date range covered within the lease agreement)**
- Registration documents from supervisory body confirming the trading address **(e.g FCA, Solicitors Regulation Authority, etc.)**
- Unexpired trading licence issued by a local government authority **(e.g. taxi licence, premises licence etc.)**

* Must be the most recently issued and less than 12 months old

** Must be the most recently issued and less than three months old (except for annual utility bills/bank statements which must be less than 12 months old)

If you're providing information about other individuals as part of this application you must have their authority to act on their behalf. During the application you'll be asked if you want to hear about products, services and offers that may be of interest. Please note the preferences you select will apply to all individuals and will override any previous preferences given. If you, or any other Account Administrator, would like to amend those preferences please contact us at any time.

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