

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 Self-assessment tax forms (e.g. SA302) PLUS supporting Tax Year Overviews (TYOs) for the same period. These can be requested from HMRC or an online HMRC account.

Accountant's certificate

If you're uploading the accountant's certificate, use the below guide to make sure it's completed correctly before you upload it

Page 1

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



Accountant's certificate April 2022 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, PRINT IT OFF, SIGN AND RETURN IT TO THE APPLICANT(S) OR BROKER.

In ALL cases, please complete sections A, E and F, then:

- o For sole trading self-employed applicants also complete section B
- o For self-employed partners of a partnership business also complete section C
- o For limited company director(s) (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 clarify the following details 1

Name of applicant(s) whose income(s) is/are stated below

Nature of the business

Trading name (if applicable)

Name of the business (for sole traders if no business name use applicant name)

Business commencement/incorporation date

Please note:
We require information from the last three years' trading accounts and will only accept income declared in the UK for tax purposes. The most recent year-end must not be more than 18 months before the date of the mortgage application. If you cannot provide three years' figures please provide the reason:

Where two applicants derive income from the same business this form can be completed for both applicants, however, make sure the individual shareholdings and income is clear.

Section B - For sole trading self-employed applicants 2

	Dates of financial year end		
	Last completed 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 3

Applicant 1 % Applicant 2 %

Percentage of business owned (must be entered as a percentage)

		Dates of financial year end		
		Last completed 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 (cont.)

Page 2

- 4 If you're a limited company director - your accountant needs to complete **all** fields in 'Section D'.
- 5 For all self-employed applicants make sure your accountant completes **all** fields in 'Section E'.
- 6 Make sure your accountant includes a full explanation in 'Section E':
 - if there's any sharp increase/decrease in your profit or turnover; or
 - if there's been a decline in your profit or turnover in the latest year; and
 - of the future sustainability of income moving forward.
 It's not acceptable to enter 'N/A' if any of these scenarios apply.

Section D - For limited company director(s) (20% or more shareholding) 4

Registered number of company Alphabet share structure Yes No

Number of shares held by Applicant 1 Applicant 2 Is there any reason to suggest that future dividends for all applicants will not be in line with those declared? If yes, please provide further detail in Section E. Yes No

Percentage of applicant's shareholding % %

		Dates of financial year end		
		Last completed year	Year 2	Year 3
		<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 5

Are there any adverse qualifications to the accounts? Yes No

If Yes, please provide an explanation in the box below.

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

- any sharp 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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Accountant's certificate (cont.)

Page 3

- 7 For all self-employed applicants make sure your accountant answers **all** fields in 'Section F'.
- 8 Your accountant **must** select the professional body that awarded their qualification from the drop down list. They must also tick to say whether they are an Associate or Fellow of that professional body.
- 9 The form **must** be signed by an accountant with an acceptable qualification. A company signature or a signature from you is **not** acceptable.

Section F – Please complete in ALL cases. 7

Is current trading at least in line with the details declared in the sections above? If no, please provide 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?

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

Name Date

Accountant's qualification (must hold a UK accountant's qualification with one of the following professional bodies) 8

Accountancy firm and full address

 Postcode

Are you an Associate or Fellow? Associate Fellow

Signature 9

Accountancy firm telephone number

Once this form has been fully completed, please print it off, sign it and return it to the applicant(s) or broker.

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Important information

- o Please make sure a **separate** certificate has been completed for each individual business.
- o Three years' figures should be provided. However if you've been trading for less than three years, then two years' figures (minimum) is acceptable.
- o **We only accept our standard accountant's certificate and reserve the right to request accounts if required.**

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

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

- 1 The HMRC logo.
- 2 The unique tax reference.
- 3 Your name and address.
- 4 The tax year.
- 5 The document name e.g. SA302.

The image shows a sample of an HMRC Self Assessment Tax Calculation form for the year 2016/17. The form is titled 'Self Assessment: Tax Calculation' and includes the HMRC logo. It contains the following information:

- HMRC Logo:** Located at the top left, marked with a red circle 1.
- Unique Tax Reference (UTR):** 12345 6789 AAT2223A, dated 01 May 2017, marked with a red circle 2.
- Personal Details:** 205077 0000000000000001, MRA SOMEONE, 1 SAFTOWN ROAD, ANXTOWN, ANYWHERE, AN9 9GQ, marked with a red circle 3.
- Tax Year:** 2016/17 (year ended 5 April 2017), marked with a red circle 4.
- Textual Content:** Includes a thank you message, a calculation of tax due (£15,065.78), and details of payments on account (£8,298.22) and balancing payments (£2,469.34).
- Page Number:** SA302, marked with a red circle 5.

The image shows a sample of a 'Self Assessment: Tax Calculation' form. It includes the following information:

- Title:** Self Assessment: Tax Calculation
- UTR:** 12345 678900
- Date:** 01 May 2017
- Tax Calculation for 2016 - 17 (year ended 5 April 2017):**

Income received (before tax taken off)		
Pay from all employments	£33,254	
Profit from self-employment	£44,800	
Interest received from UK banks and building societies	£2,464	
Total income received	£80,518	
minus Personal allowance	£62,440	
Total income on which tax is due	£18,078	

How I worked out your Income Tax		
Pay, pensions, profits etc.	£32,300	@ 20% = £6,460.00
Interest received from bank of building society etc.	£38,604	@ 40% = £15,441.60
	£0	@ 10% = £0.00
	£2,646	@ 40% = £1,058.40
Total income on which tax has been charged	£73,550	

Income Tax charged		
Income Tax charged	£17,088.00	
plus Class 4 National Insurance contributions	£3,100.00	
Total Class 4 National Insurance contributions due	£3,100.00	
plus High Income Child Benefit Charge	£3,778.55	
Income Tax and Class 4 National Insurance contributions due	£23,966.55	

Income Tax deducted		
From all employments, UK pensions and state benefits	£5,029.80	
CS vouchers and profits	£70,471.00	
Interest received from UK banks and building societies	£524.9	
Total tax deducted	£76,025.7	
Income Tax and Class 4 National Insurance contributions due	£23,966.55	

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'.
- Where income is from more than one company, we'll need an accountant's certificate or signed accounts for each company.
- If you're using an accountant, please use **our accountant's certificate** rather than SA302s.

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 all the information we need before you upload them

- 1 The HMRC 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.
- 6 The document name e.g. SA302.

Important information

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

HM Revenue & Customs

Help Close
Information as at 01 May 2017
Ms A N Other

Unique Taxpayer Reference (UTR): 12345678910

Self Assessment

Select taxpayer
At a glance
About you
Ask a question
View accounts
Tax years
• Surcharges
• Interest
• Penalties
• Payments/Credits received
• Repayments
Tax return options
Reduce payments on account
Request a repayment
View statements
FAQs
Business help and education/emails

Tax years
Tax year overview

Please select the appropriate tax year you wish to view a summary for from the drop-down menu and click 'Get'.

Tax year ending:

You can also view tax returns due/received by following [Tax return options](#).

Tax year ending 05 Apr 2017.
This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs. If you want to print this information for your records, use the print facility on your browser.
Please note: To view a breakdown of an amount, follow the appropriate link in the 'Description' column.

Description	Amount (£)
Tax	16,540.60
Surcharges	0.00
Interest	0.00
Penalties	0.00
Sub total	16,540.60
Less payments for this year	15,059.40
Less other adjustments	0.00
Total	1,081.20

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