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
- 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.

In ALL cases, please comp For sole trading self-er For self-employed part For limited company	lete sections A an inployed applicants tners of a partners director(s) (20%	d E, then: also complete section B ship business also complete sec or more shareholding) also cor	mplete section D	
 For sole trading self-er For self-employed part For limited company 	nployed applicants tners of a partners director(s) (20%	also complete section B ship business also complete sec or more shareholding) also cor	mplete section D	
■ For limited company	director(s) (20%	or more shareholding) also cor	mplete section D	
		ite for each individual compan	v 🦱	
		, please clarify the following d		
Name of applicant(s) whos			Nature of the business	
			Trading name (if applicable)	
Name of the business				
L			Business commencement/incorpora	ation date
Please note:			D D M M Y Y Y Y	
			accept income declared in the UK for If you cannot provide three years' figur	
must not be more than is i	nontris before the c	late of the mortgage application.	ii you cannot provide tillee years figur	es piease provide the reason.
Where two applicants der	ive income from th	a cama hucinase this form can h	e completed for both applicants, how	ever make cure the individual
shareholding and income		e same business tills form can b		
Section B – For sole tra	ding self-employe	d applicants		
Section B – For sole tra	ding self-employe	d applicants	Dates of financial year end	
Section B – For sole tra	ding self-employe		Dates of financial year end Year 2	Year 3
Section B – For sole tra	ding self-employe	d applicants Last completed year		Year 3
	ding self-employe			Year 3
Annual turnover	ding self-employe			Year 3
Annual turnover Gross profit before tax	ding self-employe			Year 3
Annual turnover	ding self-employe			Year 3
Annual turnover Gross profit before tax Net profit before tax		Last completed year	Year 2	Year 3
Annual turnover Gross profit before tax Net profit before tax Section C – For self-em	ployed partners o	Last completed year	Year 2 Applicant 2	Year 3
Annual turnover Gross profit before tax Net profit before tax Section C - For self-em	ployed partners o	Last completed year	Year 2	Year 3
Annual turnover Gross profit before tax Net profit before tax Section C – For self-em	ployed partners o	Last completed year	Year 2 Applicant 2	Year 3
Annual turnover Gross profit before tax Net profit before tax Section C - For self-em	ployed partners o	Last completed year	Year 2 Applicant 2 96	Year 3
Annual turnover Gross profit before tax Net profit before tax Section C - For self-em	ployed partners o	Last completed year	Year 2 Applicant 2 96 Dates of financial year end	
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Accountant's certificate (cont.)

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- 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.
- 7 Your accountant **must** select their qualifications from the drop down list.
- 8 The form **must** be signed by an accountant with an acceptable qualification.
 A company signature or a signature from you is **not** acceptable.

Registered number of com	pany			Alph	abet share	structure		Yes	No
	Арр	licant 1	Applicant 2						
Number of shares held by									
Percentage of applicant's s	hareholding	%		%					
					Dates o	f financial year e	end		
		Last co	mpleted ye	ar		Year 2		Yea	13
		D D	M M V	V	D I	I M M V V	1	D D M	M [V [V]
Annual turnover	For the business							D D	
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 1								
Applicant's dividend distribution* (B)	Applicant 2								
Applicant's total income	Applicant 1								
(A + B only)	Applicant 2								
	ifications to the ac	counts?	Yes		No				
Section E 5 Are there any adverse qual f Yes, please provide an ex Please provide comment at any sharp increase/dec	ifications to the ac uplanation in the bu and give your view in rease of profit or	ox below. In the box below turnover; or				ess to trade whe	re there is:		
Section E 5 Are there any adverse qual f Yes, please provide an ex	ifications to the ac uplanation in the bi and give your view in rease of profit or 's fund figure in a	ox below. In the box below turnover; or ny year; or				ess to trade whe	re there is:		
Section E 5 Are there any adverse qual f Yes, please provide an ex please provide comment at any sharp increase/dec a negative shareholder	ifications to the ac uplanation in the bi and give your view in rease of profit or 's fund figure in a	ox below. In the box below turnover; or ny year; or				ess to trade whe	re there is:		
Section E 5 Are there any adverse qual f Yes, please provide an ex please provide comment at any sharp increase/dec a negative shareholder	ifications to the ac applanation in the bi and give your view in rease of profit or s fund figure in a or turnover in the	ox below. In the box below turnover; or ny year; or latest year.	of the ongo	ing ability o	of the busin			olicant's busine	55.
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Are there any adverse qual f Yes, please provide an ex- please provide comment at any sharp increase/dec a negative shareholder a decline in the profit of	ifications to the ac pplanation in the bi and give your view i rease of profit or s fund figure in a ror turnover in the	ox below. In the box below turnover; or ny year; or latest year.	of the ongo	reflection o	of the finante	cial performanc	e of the app	olicant's busine	55.
Section E 5 Are there any adverse qual f Yes, please provide an ex- please provide comment an any sharp increase/dec a negative shareholder a decline in the profit of can confirm that the info	ifications to the ac pplanation in the bi and give your view i rease of profit or s fund figure in a ror turnover in the	ox below. In the box below turnover; or ny year; or latest year.	of the ongo	reflection o	of the finante	cial performanc	e of the app		\$\$.

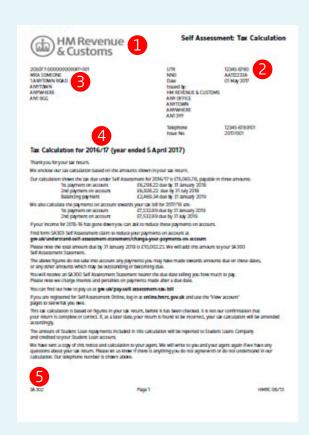
Important information

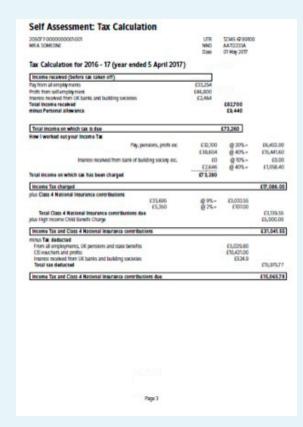
- Please make sure a **separate** certificate has been completed for each individual business.
- Three years' figures should be provided. However if you've been trading for less than three years, then two years' figures (minimum) is acceptable.
- We only accept our standard accountant's certificate and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





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, we'd prefer to receive **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.

