

# 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 August 2018

#### 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 and E, 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 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

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 shareholding 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

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

Applicant 1  
 %

Applicant 2  
 %

		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.
- 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.

## 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.**

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

Registered number of company  Alphabet share structure ☐ Yes ☐ No

Applicant 1  Applicant 2

Number of shares held by

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	<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"/>

\* Show the net dividend\* figure for pre 2016/17 tax years.

**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.

**6**

**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)  Accountancy firm and full address

Signature  **7**

**8**  Postcode


**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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# 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.



**HM Revenue  
& Customs**

**1**

**Self Assessment Tax Calculation**

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**2**

2050/P-1-00000000000001-001  
 MRA SOMEONE  
 1A ANYTOWN ROAD  
 ANYTOWN  
 ANYWHERE  
 AN1 9GG

**3**

UTR  
 Date  
 Issued by:  
 HM REVENUE & CUSTOMS  
 ANY OFFICE  
 ANYTOWN  
 ANYWHERE  
 AN1 2YY

**2**

12345 67890  
 AAT2023A  
 01 May 2019

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**4**

Telephone No  
 Issue No

12345 678901  
 2017/001

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**Tax Calculation for 2016/17 (year ended 5 April 2017)**

Thank you for your tax return.

We include our tax calculation based on the amounts shown in your tax return.

Our calculation shows the tax due under Self Assessment for 2016/17 is £76,065.78, payable in three amounts:

"No payments on account"	£6,208.22 due by 31 January 2018	
2nd payments on account	£6,208.22 due by 31 July 2018	
Balancing payment	£2,465.34 due by 31 January 2019	

We also calculate the payments on account towards your tax bill for 2017/18 are:

"No payments on account"	£7,512.89 due by 31 January 2019	
2nd payment on account	£7,512.89 due by 31 July 2019	

If your income for 2016-17 has gone down you can ask to reduce these payments on account.

Find Form SA303 Self Assessment claim to reduce your payments on account at:  
[gov.uk/understand-self-assessment-claimants/change-your-payments-on-account](http://gov.uk/understand-self-assessment-claimants/change-your-payments-on-account)

Please note the total amounts due by 31 January 2017 is £70,002.23. We will add the amounts to your SA300 Self Assessment Statement.

The above figures do not take into account any payments you may have made towards amounts due on these dates, or any other amounts which may be outstanding or becoming due.

You will receive an SA303 Self Assessment Statement nearer the due date telling you how much to pay.

Please note we charge interest and penalties on payments made after a due date.

You can find out how to pay us at [gov.uk/pay-self-assessment-tax-bill](http://gov.uk/pay-self-assessment-tax-bill)

If you are registered for Self Assessments Online, log in at [online.hmrc.gov.uk](http://online.hmrc.gov.uk) and use the 'View account' pages to see what you owe.

This tax calculation is based on figures in your tax return, before it has been checked. It is not our confirmation that your return is correct. If, at a later date, your return is found to be incorrect, your tax contribution will be amended accordingly.

The amounts of Student Loan repayments included in this calculation will be reported to Student Loans Company and credited to your Student Loan account.

We have sent a copy of this notice and calculation to your agents. We will write to you and your agents again if we have any questions about your tax return. Please let us know if there is anything you do not agree with or do not understand in our calculation. Our telephone number is shown above.

**5**

SA302

Page 1

HMRC 06/13

## Self Assessment: Tax Calculation

20A077 0000000001.001  
MRA: SOMEONE

UTR 12345 6789000  
NINO AA123233A  
Date 01 May 2017

### Tax Calculation for 2016 - 17 (year ended 5 April 2017)

<b>Income received (before tax taken off)</b>			
Pay from all employers	£33,254		
Profit from self employment	£46,800		
Interest received from UK banks and building societies	£2,464		
<b>Total Income received</b>		<b>£82,700</b>	
<b>minus Personal allowance</b>		<b>£9,440</b>	
<hr/>			
<b>Total income on which tax is due</b>		<b>£73,260</b>	

**How I worked out my Income Tax**

Pay, pensions, profit etc	£32,700	@ 20% =	£6,602.00
	£38,604	@ 40% =	£15,441.60
Interest received from bank of building society etc.	£0	@ 10% =	£0.00
	£2,664	@ 40% =	£1,065.60
<b>Total income on which tax has been charged</b>	<b>£71,260</b>		

<b>Income Tax charged</b>				<b>£7,086.00</b>
<hr/>				
<b>plus Class 4 National Insurance contributions</b>				
	£33,666	@ 9% =	£3,029.94	
	£3,350	@ 2% =	£67.00	
<b>Total Class 4 National Insurance contributions due</b>			<b>£3,096.94</b>	
<b>plus High Income Child Benefit Charge</b>			<b>£5,000.00</b>	
<hr/>				
<b>Income Tax and Class 4 National Insurance contributions</b>			<b>£13,182.94</b>	

<b>Income Tax deducted</b>			
From all employers, UK pensions and state benefits	£5,029.80		
CS vouchers and profits	£10,421.00		
Interest received from UK banks and building societies	£34.6		
<b>Total tax deducted</b>		<b>£15,485.40</b>	
<hr/>			
<b>Income Tax and Class 4 National Insurance contributions due</b>		<b>£13,182.94</b>	

Page 7

## 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.

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: **05 Apr 2017** **Go**

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
<b>Sub total</b>	<b>16,540.60</b>
Less payments for this year	15,059.40
Less other adjustments	0.00
<b>Total</b>	<b>1,081.20</b>

SA302 Page 1 of 1 Printed 01/05/2017