

# Income Evidence

Acceptable sources of income evidence for applicants.

Evidence of income required	When required
<p><b>Latest month's payslip or if paid weekly we would require the last 4 weekly payslips.</b></p>	<p>If applicant(s) employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership and applicant(s) do not have any of the following:</p> <ul style="list-style-type: none"> <li>• Monthly bonus</li> <li>• Monthly overtime</li> <li>• Monthly commission.</li> </ul>
<p><b>Last three months' payslips.</b></p>	<p>If applicant(s) employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership and applicant(s) have:</p> <ul style="list-style-type: none"> <li>• A monthly bonus income</li> <li>• Or have a monthly overtime income</li> <li>• Or have a monthly commission income.</li> </ul>
<p><b>Latest P60(s) or March payslip(s).</b></p>	<p>If applicant employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership.</p>
<p><b>Last two years' HMRC SA302 documents and tax overview or company accounts.</b></p>	<p>If applicant is Self Employed or a Director and their Company Type is one of the following:</p> <ul style="list-style-type: none"> <li>• Partnership</li> <li>• Limited Company</li> <li>• Sole Trader</li> <li>• LLP.</li> </ul> <p>If applicant is Employed or Fix Term Contract and 25% or more ownership of company.</p>
<p><b>Last three months' business account statements.</b></p>	<p>If applicant is Self Employed or a Director and their Company Type is one of the following:</p> <ul style="list-style-type: none"> <li>• Partnership</li> <li>• Limited Company</li> <li>• Sole Trader</li> <li>• LLP.</li> </ul> <p>If applicant is Employed or Fix Term Contract and 25% or more ownership of company.</p>
<p><b>Evidence of previous employment P60 or P45.</b></p>	<p>If applicant(s) employment status is Employed or Fixed Term Contract or Self-employed and less than 25% ownership and not part of a partnership and current employment start date was within previous 12 months</p>

**Latest full month's bank statement.**

After application submission and affordability assessment completed we may require bank statements for additional verification.

**In addition, we will request evidence of income – letter directly from company accountant.**

If applicant(s) are employed by the family business.



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