

Buy-to-Let (BTL) UK Packaging Guidelines

To ensure we can process your case as quickly and efficiently as possible, please ensure cases are packaged as per our requirements below. Failure to provide the required information at submission may result in the case being delayed or withdrawn after 14 days.

Documentation Required		
In some situations, our underwriting team may request additional information, this is for guidance purposes only.		
Type	Requirements [if one or more applicants does not own any other property, proof of income and bank statements will be required]	
	Self-financing UK residents (applicant owns at least one other property) <i>[applies to UK BTL self-financing applications for experienced or first time landlords who are an owner occupier]</i>	Self-financing UK residents (applicant does not own any other property)
Income Proof - Employed	Not required	All of the following: <ul style="list-style-type: none"> • Latest payslip • Latest full month's bank statement evidencing net income receipts and applicant's expenditure
Income Proof - Self-Employed (Limited, Sole or LLP)	Not required	All of the following: <ul style="list-style-type: none"> • Latest year SA302 tax return and corresponding Tax Year Overview's Or Accountants Certificate (see Accountants Certificate template) • Latest full months personal bank statements evidencing applicant's expenditure AND latest full months business bank statements evidencing the daily trading activity of the business
Income Proof - Contractor	Not required	All of the following: <ul style="list-style-type: none"> • Signed copy of contract • Latest full month bank statement evidencing net income receipts and applicant's expenditure <p>NOTE: If less than 6 months to run on the current contract – evidence of 12 months historical work is required</p>
Income Proof - Pension	Not required	All of the following: <ul style="list-style-type: none"> • Latest annual pension statement • Latest pension payslip • Latest full month's bank statements evidencing pension income receipts and applicant's expenditure

Documentation Required

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Type	Requirements [if one or more applicants does not own any other property, proof of income and bank statements will be required]	
	Self-financing UK residents (applicant owns at least one other property) <i>[applies to UK BTL self-financing applications for experienced or first time landlords who are an owner occupier]</i>	Self-financing UK residents (applicant does not own any other property)
Income from Land and Property	Not required	All of the following: <ul style="list-style-type: none"> • Latest years SA302 tax return and corresponding Tax Year Overview's Or Accountants Certificate (see Accountants Certificate template) • Latest full months personal bank statement evidencing applicant's expenditure AND latest full months rental fed bank statements *Please note we can only use net income less finance costs
Proof of Deposit - Savings	Latest month's bank statements showing available funds	
Existing Mortgage / Finance	Most recent mortgage/finance statement covering the last 12 months on all UK and International properties if the properties are not reported on Equifax	
Gifted Deposit	All of the following: <ul style="list-style-type: none"> • Completed Gatehouse Bank Gifted Deposit Declaration – to be completed and signed by the donor • Donor ID • Please refer to the Gifted Deposit Guidance on the Bank's website. 	
Guidance on UK Intercompany, Director, and Shareholder Loans	Please refer to the Guidance on UK Intercompany, Director, and Shareholder Loans on the Bank's website.	
Debt Consolidation	Not acceptable	
Proof of Address	Please refer to pages 1 and 2 in the Gatehouse ID Requirements	
ID	Please refer to the Electronic Identification Verification (eIDV) Guide	
Portfolio landlords	Please complete the Gatehouse Portfolio Template	

If your document needs to be certified, please refer to our guidance: [Requirements for a Certifier](#)