

/ Submission Requirements

Version 2 / July 2026



Document	Individual BTL	Limited Company BTL	Portfolio BTL (≥4 properties)
Completed Application Form	✓	✓	✓
Certified Proof of Identification	✓	✓*	✓
Certified Proof of Address	✓	✓*	✓
Proof of income Employed:			
- The last three months' payslips / Self-employed, the last two years: - SA302 tax calculations - Tax Year Overview	✓	✓	✓
Latest AST (subject property)	✓	✓	✓
3 months Bank statements to evidence both mortgage monthly payments and rental income. AST will only be requested where there are validity issues.	✓	✓	✓
Fully completed Portfolio Schedule	✗	✗	✓
Business Plan	✗	✗	✓
Cash flow statement**	✗	✗	✓
Assets & Liabilities**	✗	✗	✓
Deposit - source / evidence required	✓	✓	✓
Solicitor Details (from approved panel)	✓	✓	✓
Signed direct debit mandate	✓	✓	✓

*25% or more Shareholding/voting right for Standard Due Diligence and 10% or more shareholding/Voting right for Enhanced Due Diligence.

** If 11 or more mortgaged buy to let properties with First Bank UK document required.

Certified Identification & Proof of address documents required for all new customers. One Item is required from each list for all applicants. (certifiers name, designation, and date of certification, alongside a "Original seen/True copy of the original")

Proof of Identity

- Certified unexpired passport
- UK photo card - Unexpired UK photo card full driving license with a signature, UK photo card full driving licenses are only valid for 10 years (the date on the front of the license must be used not the date on the reverse)
- UK Full Driving Licence Paper (non-photo) - Unexpired UK full paper driving licence with signature
- UK Provisional Photo Driving Licence - Unexpired UK full provisional driving licence with signature
- National ID cards
- Firearms Certificate or shotgun licence (UK only) – Unexpired
- Northern Ireland Voters Card (aka Electoral Identity Card) – Unexpired, Credit card style in size
- EU / EEA Driving Licence - Valid unexpired with photograph and signature, issued by a member state of the EU / EEA
- EEA or equivalent jurisdiction National Identity Card - Unexpired with signature and photograph, issued by a member state of the EEA or equivalent jurisdiction
- Blue Disabled Driver's Pass (UK only) – Unexpired, must be in blue plastic in a credit card style, but larger One side bears a passport sized photograph, name and a signature and the other side the expiry date and issuer details
- Birth Certificate / Adoption Certificate - For under 18-year-olds only
- Medical Card – UK - For under 18-year-olds only (with customer name, address, date of birth, health authority name and NHS Medical number/reference)
- UK National Insurance Letter - For under 18 years only
- Biometric Residence Permit – Unexpired, Permits are issued by the Home Office
- UK Benefits / State Pension Notification Letter - Must be from an official source, i.e., the Benefits Agency / Jobcentre Plus / Department for Work and Pensions (DWP) / Local Authority confirming the rights to benefit, Letter must be dated within the last 12 months or current benefit / pension period, Only one type of benefit letter can be used per customer, for example; if a customer wishes to use a Jobcentre Plus letter for identification purposes then a Tax Credit letter cannot be used for address verification, Check the letter is original and details the amount of the receipt
- HM Revenue & Customers Tax Notification - Must be a HMRC Tax Notification, e.g. statement of account, notice of coding relating to the current year, P45s / P60s are not acceptable as these are not official HMRC documents, this document is not acceptable if HMRC correspondence has been used for address verification, Working / Child Tax Credits are considered a benefit
- Young Scot Card (UK only) - Under 18s Only (to include full name of the customer, a photo of the customer, must have the Young Scot logo, a PASS hologram, date of birth and the card expiry date)

Proof of Address

- Utility bills - Dated within the last three months
- Council Tax Demand Letter/Statement - Valid for the current year
- Local Council Rent / Card / Statement - Issued by the Local Council
- Search report from the Land Registry
- EU/EEA Driving Licence - Unexpired with signature and photograph, must be issued by a member state of the EU / EEA
- UK photo card - Unexpired UK photo card full driving license with a signature, UK photo card full driving licenses are only valid for 10 years (the date on the front of the license must be used not the date on the reverse)
- UK Full Driving Licence Paper (non-photo) - Unexpired UK full paper driving licence with signature
- UK Provisional Photo Driving Licence - Unexpired UK full provisional driving licence with signature
- Bank or Building Society Credit /Debit (3months)
- Statement /Credit Union (3 months)
- Solicitor's Correspondence - Confirming house purchase in the last three months and dated in that period
- Mortgage Statement - Dated within the last twelve months

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