

Buy to let evidential documents matrix

BUY TO LET	Employed income					
	Payment frequency					
	Income type	Weekly	Fortnightly	Four weekly or monthly	Quarterly	Half yearly
Basic income (including any permanent allowances)	Latest 4 payslips	Latest 2 payslips	Latest payslip	N/A	N/A	N/A
Shift allowance	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	N/A	N/A	N/A
Variable income (bonus / overtime / commission) * Each source of variable income must be evidenced separately. This income will be considered as part of the application checks on indebtedness and loan to income (LTI).	Latest 6 payslips	Latest 6 payslips	Latest 3 payslips	Latest 4 equivalent payslips / award letters showing payment. The payslips / award letters must include a payment that has been paid within the last 3 months.	Latest 4 equivalent payslips / award letters showing payment. The payslips / award letters must include a payment that has been paid within the last 6 months.	Latest 2 equivalent payslips / award letters showing payment. The payslips / award letters must include a payment that has been paid within the last 12 months.
				Where an award letter is being used as evidence of income, it must clearly state the exact amount that will be paid within 3 months of the date on the award letter.		

Note	<p>The latest three months' worth of payslips must be provided for any income stream where the customer is not paid in GBP, or the source of their income is not the UK, plus the latest three months' bank statements.</p> <p>The customers full income position should be captured in the application and not just the amount required to meet the minimum income criteria, this ensures the application is correctly assessed.</p> <p>Please note – For international BTL applications a minimum of one months' employed payslips and one months' current account statements must be provided.</p>
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BUY TO LET		Self-employed income
	Type of business	Documentation required
	Sole trader, partnership, LLP with less than 200 partners	The latest year's tax calculation* and corresponding tax year overview
	Limited company	The latest year's finalised financial accounts
	Limited Liability Partnership (LLPs) with 200 or more partners	A letter issued by either the company finance director or accountant. The letter must detail the customer's earnings over the latest year, and be dated within the last three months.
	Note	<p>*The Tax calculation can be an online print out from HMRC website, an SA302 or the computation produced by the customer's accountant using commercial software and submitted to HMRC. The latest HMRC documentation / accounts must be dated within the last 18 months.</p> <p style="text-align: center;">Top Slicing only: Two years' finalised financial accounts / tax returns will be required for Top Slicing applications.</p>

BTL		Retirement income	
	Income	Pension type	Documentation required
	Pension income - already receiving (Private / State)	Standard annuity pension and drawdown pension	<p>Latest pension payslip, latest pension annual statement or latest P60.</p> <p>For Drawdown pensions only: Statement / letter from pension provider confirming remaining pension fund value, which must be dated within one year of application.</p>

		Rental income	
		Income	Documentation required
BTL	Existing rental income	<p>To evidence background rental income (if required) the following evidence must be obtained: The latest one month's bank statement(s) dated within the last 35 days for all non-HSBC accounts to which rental income is paid OR The latest year's tax return (SA100 including SA105).</p> <p>Top Slicing only: Where 2 or more background BTLs are held an SA100 (including an SA105) will be required to evidence the portfolio ICR criteria is met.</p>	
	Application / customer		
		Policy area	Documentation required
		UK national	Residential properties in England and Wales
BUY TO LET	The applicant(s) must be an owner occupier, with at least six months in their property of residence. For joint applications at least one applicant must meet this policy.	<p>Owner occupier status will be validated via Land Registry checks where possible.</p> <p>Where the Land Registry details have not been updated due to a recent purchase (for example, within the last 12 months), please follow the guidance for properties in Scotland or Northern Ireland.</p>	<p>Property is mortgaged – request the latest mortgage statement which must be dated within the last 12 months.</p> <p>Property is unencumbered – request a solicitor's letter confirming ownership.</p>
	Interest only	For details of acceptable repayment strategies, please refer to our Interest only repayment plans supporting document.	
	Documentation not in English language	<p>Any documents that are not in English language must be translated to English prior to submission. This should be completed by a recognised translation service and accompanied with headed confirmation. The original untranslated document will also be required. A payslip or letter from an employer in Welsh, can be translated by one of the banks Welsh speaking mortgage Advisors.</p>	

For more information, please call our Broker Support helpdesk on 0345 600 5847

Lines are open Monday-Friday, 9am-5pm

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