

Minimum Packaging Requirements

Declaration	Signed and dated by all applicants
Direct Debit Mandate	Signed and dated by one of the account holders (please note, we cannot accept Direct Debit payments from a business account).
ID/address verification	We will use electronic methods to identify your customer however, if unsuccessful, we may need documents to prove identification and present address and we will notify you if this is the case.
Proof of income	<ul style="list-style-type: none"> • Employed - Latest 3 payslips if paid monthly (latest 4 if paid weekly) • Retirement income - Latest full month's UK bank statement showing pension income; or most recent pension statement • Self-employed - sole traders or partnerships – we require the latest 2 years SA302s together with Tax Overview certificates. We may request copies of the latest 2 years accounts. We take an average of the applicant's latest 2 years earnings. • Limited company directors with more than 20% shareholding - we require the latest 2 years SA302s together with Tax Overview certificates. We also require the latest 2 years audited accounts which should state the applicant's share of the salary/dividends. <p>We take an average of the applicant's last 2 years salary and dividends. We will not use retained profits or director's loans.</p> <p>(Accounts/SA302's must not be more than 18 months old at date of application).</p> <p>Please refer to Broker helpdesk if decline in latest year's figures.</p>
Bank statements	<ul style="list-style-type: none"> • Latest full month's UK bank statement showing income credits.
Proof of deposit	<ul style="list-style-type: none"> • Personal savings - Latest personal statement showing accrual of funds. • Gifted deposit - Signed and dated letter from family member confirming it is a gift and they will have no interest in the property together with their bank statement showing funds.
Valuation/administration fee	Payment should be made upon application at www.monbs.com/pay

Residential, Buy-to-Let and Holiday Let applications can be submitted online and documents can be uploaded through our Broker Online Portal.

This information is intended for professional intermediaries ONLY. It is not a consumer advertisement and therefore should not be displayed or used as customer information or promotional material. Telephone calls may be monitored and/or recorded for security and training purposes.

Monmouthshire Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number: 206052.

Head Office: Monmouthshire House, John Frost Square, Newport, South Wales, NP20 1PX. Telephone: 01633 844360

Identification:

We will require one document as proof of name and one as proof of address, please find suitable documentation from our 'Identification Table' below.

Identification Table	
Proof of Name	Proof of Address - if less than 1 month at current - need proof for previous also
Valid EEA Passport	Valid UK Driving Licence
UK Biometric Residence Permits	HMRC Tax Notification less than 12 months
Valid UK DL Photocard	Proof of Benefit Entitlement less than 12 months
Valid Old-Style Driving Licence	Current Council Tax Bill
Northern Ireland Voter Card	Bank/BS/Credit Card Statement less than 3 months (PDFs accepted if address on dox)
British Armed Forces ID Card	Mortgage Statement less than 12 months
Blue Badge Disabled Driver	Utility Statement (not mobile) less than 3 months (PDFs accepted if address on dox)
EEA Nationality Card	Local Council rent card or council tenancy agreement
Firearms/Shotgun Certificate	Solicitor Letter confirming house move less than 3 months
HMRC Tax Notification less than 12 months	Grant letter or student loan agreement from LEA less than 12 months
Proof of Benefit Entitlement less than 12 months	
Proof of indefinite leave to remain in the UK	
Current Passport containing stamp for indefinite leave to remain in the UK	
Current visa/residency permit (front and back for new biometric formats)	

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