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Broker portal

Submission requirements

## Identity

Acceptable documents – one from list A and one from list B

Evidence of ID - list A
Valid UK Passport
Valid UK Driving Licence** - Photocard (Full or Provisional)
Valid non-UK passport or National ID Card
HM Forces/Police warrant card
Shotgun licence or firearms certificate

Evidence of address - list B
Valid UK Driving Licence** - Photocard (Full or Provisional) if not used as evidence of ID
Valid old style Driving Licence - paper
Current bank or mortgage statement or credit/debit card statement issued by a regulated financial sector firm in the UK - includes bank or building society savings books (not internet printed)
Current mortgage statement issued by a regulated financial sector firm in the UK
Utility bill or landline telephone bill (not internet printed and landline number must be the same as quoted on the application)
Council Tax bill
A positive voters roll result (include reference number or printed copy as evidence)

\*\*Please note that in accordance with the DVLA regulations you will need to check the expiry date of your photocard driving licence. If the photo is in excess of 10 years old we may not accept it as evidence of address and therefore other items may be requested.

## List A and B documents must be:

- Valid and in date (statements and utility bills must be no older than 90 days)
- Certified and dated as a true copy of the original (and as a true likeness if photo ID)
- Certification must include certifier's signature, printed name, date and company stamp/company printed name

**Evidence of residency may also be required during the three years preceding the date of the application and the documents in List B apply to this requirement.**

## Right to reside

All applicants must have been resident in the UK for a minimum of 36 months. For non-UK/EEA applicants please supply us with the applicant's passport confirming identity along with the stamped page confirming permanent rights to live and work in the United Kingdom. The passport number should be identifiable on both pages.

## Deposit

When submitting applicant(s) proof of deposit ensure that:

- Evidence is provided in the form of bank or building society statements or passbook
- Any documentation provided is supplied in its original form without any kind of blanking out or alteration
- The documentation shows that sufficient funds are available and how the deposit has been built up
- Any lump sum transactions are explained

### Gifted deposit

In case of a family member gifted deposit, a letter must be provided by the family member confirming that the gift is not a loan, is non-refundable and the donor will have no interest in the property. ID of the donor will be required.

## Fees

It is permissible to add fees to the loan. This is determined by individual product criteria.

## Income

### Employed

For employed applicants please supply the following:

- Last three months' payslips or P60
- We may approach the employer for references

### Self-employed

For self-employed applicants please supply the following:

- Last three years' accounts, prepared by an appropriately qualified Accountant; or last two years' accounts plus a projection for the current year
- SA302s (tax calculation summary)

### Acceptable qualifications:

- Institute of Chartered Accountants - England, Wales, Scotland and Northern Ireland
- Chartered Institute of Certified Accountants
- Chartered Institute of Management Accountants
- Association of Authorised Public Accountants
- Chartered Institute of Taxation
- Institute of Certified Public Accountants (Ireland)

### Bank Statement

- Last three months' bank statements (please note online bank statements will not be accepted)

## Additional income

- 100% of maintenance income supported by court order or child support agency and evidenced in the last three consecutive bank statements
- 100% pension income – personal/occupational and state pension
- 50% of second job income subject to job being permanent and held for at least 12 months

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