

Personal Finance: Income index.

Income source	Accepted	Not accepted	By referral	Requirements and criteria
Adoption Allowance			✔	Last six months adoption remittance required for referral.
Armed Forces Interim Pay		✗		Not accepted.
Attendance allowance	✔			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Bereavement Support Payment		✗		Not accepted.
Bonus (monthly/weekly)	✔			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
Bonus (quarterly)	✔			Evidence of the last two payments is required plus our current income requirements. Input an average of the last two gross bonus payments into the bonus field selecting the relevant regularity. 50% of the bonus will be used.
Bonus (half yearly)	✔			Evidence of the last two payments is required plus our current income requirements. Input an average of the last two gross bonus payments into the bonus field selecting the relevant regularity. 50% of the bonus will be used.
Bonus (annual)	✔			Evidence of the last two payments is required plus our current income requirements. Input an average of the last two gross bonus payments into the bonus field selecting the relevant regularity. 50% of the bonus will be used.
Bursary		✗		Not accepted.
Cabin/Pilot crew	✔			Three out of the last five payslips required for monthly, four weekly or fortnightly and four out of the last six payslips required for weekly.
Car allowance	✔			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
Carer's Allowance	✔			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months
Child Benefit	✔			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months along with a clear and plausible explanation for the replacement of the benefits.
Child Tax Credit	✔			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months along with a clear and plausible explanation for the replacement of the benefits.
Commercial lease	✔			Copy of the current commercial lease signed by the tenant required.
Commission (monthly)	✔			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
Contract (long term)			✔	Six months' payslips and evidence of the contract must be provided.
Contract (short term)			✔	Referral if continuous short term contracts via the same company can be proven for a minimum 12 months with no gaps.

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Contractor (CIS)	✓			Last two HMRC tax calculations (SA302) where the most recent one is dated within the last 18 months. We will also require both tax year overviews along with three months bank statements showing the income level or an accountant certificate. The applicant must have an accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies.
Contractor (self-employed)	✓			Last two HMRC tax calculations (SA302) where the most recent one is dated within the last 18 months. We will also require both tax year overviews along with three months bank statements showing the income level or an accountant certificate. The applicant must have an accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies.
Contractor (umbrella)	✓			Minimum time in employment is six months. Copies of the last six month's payslips or three month's if paid weekly will need to be provided to enable us to assess the hours worked and income received.
Contractor PAYE	✓			Minimum time in employment is six months. Copies of the last six month's payslips or three month's if paid weekly will need to be provided to enable us to assess the hours worked and income received.
Cost of Living Payments		✗		Not acceptable.
Crypto currency income		✗		Not acceptable.
Disability Living Allowance (DLA) - Borrower	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Disability Living Allowance (DLA) - Child	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months along with a clear and plausible explanation for the replacement of the benefits.
Employer housing allowance			✓	Referral with a copy of the contract and the last three payslips.
Employment and Support Allowance (ESA)	✓			Accepted as income for the second or subsequent applicant where the first applicant is working and is a joint owner of the security & acceptable for single applicants where is paid along with PIP where the benefit is likely to be ongoing due the reasons for PIP. Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Family business – employed	✓			Three out of the last five payslips required for monthly, four weekly or fortnightly and four out of the last six payslips required for weekly with corresponding bank credits.
First Aid allowance	✓			Must be permanent and included on all payslips provided and evidenced as consistent via the year to date calculation.
Foreign income/non-sterling		✗		Not acceptable.
Foster care allowance	✓			Last six months remittance slips. Use an average of the remittance slips minus any tax and national insurance deductions or Accountant Certificate – The applicant must have an Accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies. Fostered children must be added to the expenditure as dependents.

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Guardian's Allowance	✓			Last six months remittance slips. Use an average of the remittance slips minus any tax and national insurance deductions or Accountant Certificate – The applicant must have an Accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies. Children under guardianship must be added to the expenditure as dependents.
Holiday let income	✓			Last two HMRC tax calculations (SA302) where the most recent one is dated within the last 18 months. We will also require both tax year overviews along with three months bank statements showing the income level or an accountant certificate. The applicant must have an accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies.
Income protection policy	✓			Payment must be received under the policy for the full term of the mortgage. Policy award document required confirming the term of payment along with the last three remittance slips.
Income Support	✓			Income Support accepted as income for the second or subsequent applicant where the first applicant is working and is a joint owner of the security. Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Industrial Injuries Disablement Benefit (IIDB)	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Investment income - regular			✓	By referral depending on the nature of the investment.
Lodger income		✗		Not acceptable.
Long Term Large Town allowance			✓	Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
Maintenance court order	✓			Court order and the last two bank credits along with a clear and plausible explanation for the replacement.
Maintenance Child Support Agency	✓			CSA award letter and the last two bank credits along with a clear and plausible explanation for the replacement.
Maintenance private arrangement/no court order		✗		Not acceptable.
Maternity leave - returning to work	✓			Confirmation from the applicant's employer that the applicant will be returning to their employment within four weeks, along with confirmation of the salary they will receive on their return.
Maternity pay	✓			Accepted based on the lowest rate applicable during maternity leave. Where the employer has agreed to pay above standard statutory maternity pay leave written confirmation of the lowest figure the applicant will receive must be obtained in writing from the employer.
NHS bank work	✓			Minimum time in employment is six months. Copies of the last six months' payslips or three months if paid weekly will need to be provided to enable us to assess the hours worked and income received.
Overtime – guaranteed	✓			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.

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Overtime – regular	✓			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
Pension Credit	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Permanent employment basic salary	✓			Three out of the last five payslips required for monthly, four weekly or fortnightly and four out of the last six payslips required for weekly.
Permanent employment basic salary (in probation)	✓			Accepted if the borrower has 12 months continuous employment with no gaps. Three out of the last five payslips required for monthly, four weekly or fortnightly and four out of the last six payslips required for weekly.
Permanent health insurance	✓			Payment must be received under the policy for the full term of the mortgage. Policy award document required confirming the term of payment along with the last three remittance slips.
Personal Independence Payment (PIP)	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Private pension	✓			Two payslips dated within the last three months or two bank credits dated within the last three months. If paid annually we require the last award statement or P60 along with a bank statement showing the amount being credited.
Professional Gambler		✗		Not acceptable.
Professional Sportsman/Sportswoman			✓	Referral required with a copy of the current contract along with the last three months payslips.
Rental – Background and Portfolio Landlord	✓			Copy of the current assured shorthold tenancy agreement signed by the tenant & land registry with mortgage evidence / last two HMRC SA302 Tax Calculations with the most recent one is dated within the last 18 months and we will also require both Tax Year Overviews to accompany these along with three months bank statements showing the income level / Accountant Certificate – The applicant must have an Accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies.
Rental – Buy to let is security	✓			Copy of the current assured shorthold tenancy agreement signed by the tenant.
Seafarers			✓	Referral required with a copy of the current contract along with the last three months payslips.
Self Employed – Limited	✓			Last two HMRC tax calculations (SA302) where the most recent one is dated within the last 18 months. We will also require both tax year overviews along with three months bank statements showing the income level or an accountant certificate. The applicant must have an accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies.

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Self-employed – partnership/limited liability partnership (LLP)	✓			Last two HMRC tax calculations (SA302) where the most recent one is dated within the last 18 months. We will also require both tax year overviews along with three months bank statements showing the income level or an accountant certificate. The applicant must have an accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies.
Self-employed – Sole trader	✓			Last two HMRC tax calculations (SA302) where the most recent one is dated within the last 18 months. We will also require both tax year overviews along with three months bank statements showing the income level or an accountant certificate. The applicant must have an accountant who holds a current practicing certificate issued by their governing body and who is a current member of one of our acceptable accountancy bodies.
Shift allowance - guaranteed	✓			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
Shift allowance - regular	✓			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
State Pension	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Stipend (not including living costs)		✗		Not acceptable.
Temporary agency income			✓	Minimum six months in role. Copies of the last six months payslips will need to be provided to enable us to assess the hours worked and income received.
Tips/tronc	✓			Must be included on all payslips provided and evidenced as consistent via the year to date calculation.
Trust income - regular			✓	Letter from the trust manager confirming: 1) Amount held in the trust. 2) Payments received over the last 12 months. 3) Payments received going forward.
Universal Credit	✓			• Last three online full statements required, an average of the last three months will be used. • Housing allowance will be deducted from the average. • Childcare allowance will be calculated at 100% and input into the expenditure. • Income declared to Universal Credit must match the income being used for the application.
War Widow(er) Pension	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Widowed Parent's allowance	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Working Tax Credit	✓			Copy of the current award letter dated within the last 12 months or two bank credits dated within the last three months.
Zero-hours Contract	✓			Minimum time in employment is six months. Copies of the last six months payslips or three month's if paid weekly will need to be provided to enable us to assess the hours worked and income received.

This list is not exhaustive, if a property type is not listed please [contact a member of our team](#).