

## Guide to packaging your case with us

These packaging hints and tips will help make the application process as smooth as possible.

### Our top hints and tips

- If using a future pay rise (within three months) a letter from the employer confirming the new salary that is due within the next three months will be required
- For self-employed applicants, the last two years SA302s and Tax Year overview figures must match
- If applicant/s have background properties please provide a BTL portfolio at application stage to speed up the process [buy-to-let-portfolio.pdf \(co-operativebank.co.uk\)](https://www.co-operativebank.co.uk/buy-to-let-portfolio.pdf)
- Provide us with an employer's direct email address to help us speed up the process in the event a reference is required
- Check that any solicitor chosen by your client is on our list of approved solicitors
- Photographs of supporting documentation are acceptable
- Ensure the applicant's full legal name is declared (including middle and previous names) as this can affect the credit search

### Documents we will always need

Bank statement	Proof of income – Employed applicants	Proof of income - Self-employed sole traders	Proof of income - Self-employed Limited Company Directors	Proof of income – Fixed term contract
Latest full months bank statement showing salary credits / income from self-employed and day to day expenditure	Latest three months' payslips	Latest two years' SA302 and Tax Year Overview  or latest two years' Tax Calculation and Tax Year Overviews  <b>Top Tip</b> If profits have reduced please provide an explanation to prevent any delays	Latest two years' SA302 and Tax Year Overview  or latest two years' Tax Calculation and Tax Year Overviews  <b>Top Tip</b> If profits have reduced please provide an explanation to prevent any delays	A copy of the contract to confirm start date, salary and contract duration

### Top tips for uploading payslips

- Three months' payslips are required on all residential employed cases
- Documents should be saved as PDFs but not password protected
- Upload all 3 payslips as one PDF (if your compliance does not allow this follow the next step)
  - If uploading individual payslip PDFs, to go to the case overview page, select **>Please upload requested documents Select> payslips Resi – App1** and upload the first payslip. When successfully uploaded a green tick will appear. Go back to the case overview page and select the same option to upload the second payslip, repeating the process for the 3<sup>rd</sup> payslip to complete the task
- Do this for both applicants if a joint application
- The documents should only be emailed to [preoffer1@co-operativebank.co.uk](mailto:preoffer1@co-operativebank.co.uk) if there is an issue with the upload, as this may delay the offer.

### Personal bank statements – Salary Credits

- We require a full month's bank statement (between 28-31 days) and dated within the last two months
- Must show running balance
- The address on the bank statements should match the applicant's declared current address. If it doesn't then clarify the reason
- Does the employer name match the information provided?
- Does the net amount on the payslip match the information provided?
- Do the dates match the information provided?
- Do they have standing orders or regular personal incoming/outgoing transactions?
- Do they have any large transactions? Have any payments been returned unpaid?
- Do they have any undisclosed credit commitments?

**Top Tip:** Please use the notes section in the application or use the “start a conversation” function when logged in to your manage cases, to leave a note pre-empting any queries like the above.

### Additional documents we may need for different types of applications:

#### Purchase Application - Proof of deposit

- Include a breakdown in notes if from multiple sources
- Evidence and build-up of funds
- If inheritance please confirm when received and how much

#### Purchase applications - Gifted deposit

- Confirmation of Gifted Deposit Declaration [confirmation-of-gifted-deposit.pdf \(co-operativebank.co.uk\)](https://www.co-operativebank.co.uk/confirmation-of-gifted-deposit.pdf)

#### For applicants receiving Child Maintenance payments

- A copy of the Court Order / Child Maintenance Service (CMS) / solicitor's letter
- Or**
- Latest three months' bank statements to verify receipt of maintenance payments

#### For applicants who are on Maternity leave

- Three latest payslips and in addition to this the payslip prior to the maternity leave
- Whether the applicant is returning on a full/part time basis and any anticipated childcare costs must be declared on the application form

**Top Tip:** Future childcare costs – if answered no or no change to current childcare costs it would be useful to understand why e.g. grandparents.

### Additional documents for re-mortgage applications when capital raising

- A breakdown and explanation of the capital raising purpose in the application notes
- Ensure deductions are factored into affordability i.e. childcare costs, student loans, credit commitments (even if being repaid via a capital raise)

### For applicants who receive a bonus or who have variable income

- P60 is normally only required to evidence a bonus payment or to help establish an income pattern where there is a lot of variable pay

**Top Tip:** If your case has been agreed outside of policy by exception upfront, please add to the notes confirming the name of your BDM and what has been agreed.

For further support, call our Broker Support Team on 0345 070 1999\* Option 1 or visit our website [Application help | The Co-operative Bank for Intermediaries](#)

FOR INTERMEDIARIES ONLY

\* Lines are open between 9am and 5pm Monday, Tuesday, Wednesday & Friday and between 10am and 5pm on Thursday. Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

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