

## Documentation required with an Application Form

### Residential application

- Proof of identification and residency as detailed in the money laundering sheet
- Proof of income (Last 3 months pay slips / Last 3 years financial accounts / Latest tax self assessment form)
- Last 3 months personal bank statements

### Buy-to-Let application

- As residential plus
- Proof of rental income (AST or a letter from an ARLA letting agent)
- Details of any existing property portfolio (Property value / Mortgage outstanding / Monthly rental income / Monthly mortgage payment)
- Last 3 months bank statements showing rental received

### All Limited Company applications (Directors Guarantees will be required)

- As residential (for all Directors detailed on the form) plus
- Memorandum of Articles and Association
- Certificate of Incorporation
- Board resolution confirming the request to borrow
- Last 3 months business bank statements
- Latest Financial Accounts
- The Society will instruct its own solicitors to undertake the legal work on behalf of the Society at the customers' expense.

A credit check will be undertaken on each applicant with the Society retaining the right to request further documentation thereafter.

Original or Certified (as money laundering sheet) documentation only accepted

**Please note the £100 non refundable administration fee and valuation fee must accompany the application form to enable it to be processed.**

Please make the cheque payable to 'BIBS'

