

Our minimum packaging standards

Making quicker lending decisions is really important to us. Which is why we've made changes to our process. Our underwriters will now only review applications that are **fully packaged to our minimum standards**.

Packaging for success

We guarantee our **DIPs for 30 days** - this secures the rate and product but it also gives you the time to gather all the information we need to review your case.

So, once you have everything in hand, this is when you should start uploading the checklist items in the portal. You'll then have 10 working days to do this, but don't forget, a fully packaged case at day 1 will be reviewed by our processing team, so this will speed up our decision making.

Our BDM team will review each case once **all documents** have been uploaded to the portal. If they're confident everything has been supplied to our minimum standards, they'll send the case to be assessed by an underwriter.

Our minimum standards

All cases must include:

- **Signed application declaration form and [Direct Debit mandate](#)**
- **Latest 3 months payslip and P60**
- **Evidence of deposit**
- **Portfolio schedule and business plan, if 4 or more mortgaged properties (buy to let only)**
- **2 years HMRC SA302 with corresponding 2 years tax year overview (self-employed)**

You'll also need to supply the below items, where applicable:

- If **self-employed** for less than 2 years and only 1 year SA302 and TYO available, we'll also need 3 months bank statements
- **I/O signed declaration (residential only)**
- **Contractor's** - proof of contract, past 24 months or 12 months with 6 months remaining
- **Pension** - latest 3 payslips or pension P60
- **Benefits** - latest award letter in the applicant's name
- **Maintenance** - 6 months bank statement or copy of court order
- **Debt management plan** - 12 months evidence of satisfactory payment

Submitted cases with missing, incorrect or out of date documents **won't be reviewed by an underwriter** and will expire.

If you need any help, please contact our [BDM team](#)