

AML - Passport and Proof of Address (Dated within the last six months)	<input type="checkbox"/>
➤ AML for all applicants, for joint applications ID's to be copied on separate pages, stamped as originally sighted and signed in full by Broker.	
Fully completed Application form & Broker declaration signed by customers and broker – **If customer's signatures differ from the ID please confirm they have signed the forms**	<input type="checkbox"/>
Detailed broker memo and Ulster Bank toolkit – should confirm case background, repayment capacity, bank statement review, loan amount, term and rate.	<input type="checkbox"/>
PAYE - Consecutive payslips, previous years P60 and Company stamped salary certificate	
➤ Payslips - paid weekly (4)/fortnightly (3)/monthly (3)	
➤ Regular/Consistent overtime, shift allowance & commission – Paid weekly (13 consecutive payslips) fortnightly (6 consecutive payslips) monthly (3 consecutive payslips)	<input type="checkbox"/>
Self Employed - 2yrs audited accounts, 2yrs Revenue Chapter 4 & Form 11 & tax clearance cert	<input type="checkbox"/>
➤ If there is more than 20% difference in income between the 2yrs accounts please provide a 3 <sup>rd</sup> years documents.	
6 months current accounts and/or Business accounts dated within the last 3months	<input type="checkbox"/>
Balance of funds - statements dated within 3 months & Gift letter	<input type="checkbox"/>
1 month credit card statement dated within 3 months	<input type="checkbox"/>
Gift letter (Cannot be conditioned)	<input type="checkbox"/>
Experian Credit Check if the Client has resided in a foreign country within the last 3 years or where the applicants hold foreign property and/or bank accounts	<input type="checkbox"/>
Separation Agreement upfront where applicable	<input type="checkbox"/>

For **Approval in Principle** we can consider conditioning the following :

1. ID & Proof of Address
2. One less payslip i.e. 2/3 for monthly or fortnightly or 3/4 for weekly
3. 3 months bank statements are acceptable when dated within the last 3 months
4. Credit card statements
5. P60 or Salary cert
6. Explanation or evidence of any lodgements <€3k when not impacting balance of funds
7. Management or draft accounts for self employed applicants for the most recent year are acceptable for AIP subject to Revenue Chapter 4 and Form 11 income confirmation prior to loan offer. Please note we require two years evidence of income to make a credit decision for AIP