

Credit application Proof of income requirements

Thank you for applying for a Personal Reserve, loan or overdraft. To support your application, we'll need to know some more details about your income.

Please print off this document, complete the short form on the next page, and submit it to us (along with your proof of income documents) within 14 days of making your original application.

Here are the supporting documents we require, depending on your circumstances.

PAYE EMPLOYEES

- If you're paid monthly, please provide copies of all payslips from the previous 2 calendar months* or if you're paid weekly, please provide copies of all payslips from the previous 8 weeks.* OR
- P60 form showing total income for the last tax year.*

* If your income is not paid into a Barclays account, please also provide copies of bank statements showing receipt of income as shown on all payslips.

SELF-EMPLOYED

- Please provide HMRC headed document confirming latest tax return calculation (SA302 form).*

* If your income is not paid into a Barclays account, please also provide copies of bank statements showing receipt of the funds as shown on SA302 form.

OTHER SOURCES OF INCOME:

- Private or company pension scheme: Please provide the latest annual pension statement.
- Trust Fund Income: Please provide written confirmation from an accountant and tax assessment.
- Court-ordered maintenance payments: Please provide the court order.

We are also able to consider the following benefits, if they are regular:

Child benefit, State Pension, Disability Living Allowance, Incapacity Benefit, Carers Allowance, Industrial Injuries Benefit, Severe Disability Allowance:

Please provide evidence that income is regular, along with details of any end date (if the benefit is end-dated).

- If you're applying for a temporary overdraft, or a temporary increase to an existing overdraft, to be repaid from a single source of future income (e.g. a maturing savings bond), please provide evidence showing the value of this expected income, and the date at which it will become available.

Notes:

1. Your personal 10-digit reference number(s) should have been provided to you when you made your application. Please include this in the section shown, as it will assist with our processing of your application. However, if you do not have them, you can still submit your proof of income to us as long as you have completed the other sections with your details.
2. If you are applying for a Personal Reserve or overdraft on a joint account, evidence of income must be provided by all parties to the application at the same time. Please send all documents together, along with the completed sheet overleaf.
3. All proof of income documents must be accompanied by the completed form overleaf.
4. You should send copies of original documents. We are unable to return the documents you provide.
5. All documents must be legible and clearly show that the income belongs to the same person(s) applying for the credit. The documents must also clearly show the source of this income (for example, the employer or business name and any breakdown of income such as salary, commission, overtime, bonuses etc.). We do not accept letters from employers as proof of income.
6. We cannot make a final lending decision until all supporting documents have been received. Your application may still be declined, if (for example) we do not receive supporting documents within 14 days of the application, or if the value of the income stated on the documents does not match the amount of income that is required to support your application for credit.

7. Once we have received and reviewed your documents, we will contact you to let you know whether your application has been successful.

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number: 759676). Barclays Bank UK PLC adheres to The Standards of Lending Practice which is monitored and enforced by The Lending Standards Board. Further details can be found at www.lendingstandardsboard.org.uk

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number: 312078).

Barclays Smart Investor is a trading name of Barclays Investment Solutions Limited. Barclays Investment Solutions Limited is authorised and regulated by the Financial Conduct Authority. (Financial Services Register number: 155595). Barclays Investment Solutions Limited is a member of the London Stock Exchange & NEX.

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Barclays Bank UK PLC. Registered no. 9740322. Barclays Insurance Services Company Limited. Registered no. 973765. Barclays Investment Solutions Limited. Registered no. 2752982. Barclays Bank PLC. Registered no. 1026167. All registered in England. Registered office for all: 1 Churchill Place, London E14 5HP. March 2018.

Credit application
Proof of income documents



Section 1: YOUR DETAILS:

	First applicant (Always complete this column)	Second applicant (Only to be completed for joint applications)
SURNAME		
FIRST NAME(S)		
HOME ADDRESS (INCLUDING POSTCODE)		
YOUR 10-DIGIT REFERENCE NUMBERS (See note 1)		
WHAT HAVE YOU APPLIED FOR?	PERSONAL RESERVE / OVERDRAFT / LOAN (Delete as appropriate)	
IF YOU'VE APPLIED FOR A RESERVE OR OVERDRAFT, PLEASE PROVIDE YOUR CURRENT ACCOUNT DETAILS	SORT CODE: 20-____-____ ACCOUNT NUMBER: _____	

Section 2: SUPPORTING DOCUMENTS

Please provide copies of your original documents, and tick the right hand columns below to indicate what you send. Documents will not be returned to you. Please see notes 2-7.

	1 st APPLICANT	2 ND APPLICANT
IF YOU ARE A PAYE EMPLOYEE:		
Previous 2 months' payslips (if paid monthly) or previous 8 weeks' payslips (if paid weekly)		
OR P60 form showing total income for the last tax year.		

Also, if this income is paid into a non-Barclays account, please also provide copies of bank statements showing receipt of income as shown on all payslips.		
IF YOU ARE SELF-EMPLOYED:		
HMRC SA302 form*		
* If you have a non-Barclays account, please also provide copies of bank statements showing receipt of funds as shown on HMRC SA302 form.		
IF YOU HAVE OTHER SOURCES OF REGULAR INCOME:		
Private or company pension scheme: latest annual pension statement provided.		
Trust Fund Income: written confirmation from an accountant <u>and</u> tax assessment provided.		
Court-ordered maintenance payments: court order provided.		
Benefits: Child benefit, State Pension, Disability Living Allowance, Incapacity Benefit, Carers Allowance, Industrial Injuries Benefit, Severe Disability Allowance: Please provide evidence that income is regular, along with details of any end date (if the benefit is end-dated).		
- If you're applying for a temporary overdraft, or a temporary increase to an existing overdraft, to be repaid from a single source of future income (e.g. a maturing bond), please provide evidence of the value of the income and the date at which it will become available.		

How to submit the proof of income documents:

You can either post them to the address below, or drop them into your local Barclays branch. To find your nearest branch, go to <http://ask.barclays.co.uk/branchfinder/>. Please remember to send both this form, and the documents. Barclays Bank, Dept. GIV, FREEPOST RSXH-GSRR-EYTY
Leicester, LE87 2BB

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