

Self-employed applicants - additional information requirements

This form is a standard requirement for all self-employed applicants applying for a Residential Mortgage with Atom bank.

This is to help determine the sustainability of your business as a result of the impacts of COVID-19 and to ensure we lend responsibly. **This form must be completed by the applicant.**

As a minimum we require 3 months of your business' bank statements alongside our usual self-employed documentation. The bank statements must be dated within 2 weeks of the application date and evidence the most up to date trading positions.

1. Please confirm the industry type your business operates in and elaborate on your background in this sector.

2. How has your business been impacted by the COVID-19 pandemic? Please provide supplementary information explaining how it has, or hasn't, been impacted.

3. What changes, if any, have you made to your business to help it going forwards?

4. Please confirm if you have received any Government financial support during the COVID-19 pandemic and if so, please confirm details of the support

(e.g. direct grants, CBILS, Job Retention Schemes etc).

5. Please provide any further information you can to support your projected trading and performance levels. This is essential to allow us to determine what income from self-employment, if any, we can use.

6. Has your business had any further capital invested to help fund future growth? If so, please provide supporting information.

I confirm the above to be an accurate assessment of my business given the COVID-19 pandemic and that this supports the projected trading and performance levels submitted for my Residential Mortgage application.

Signature:

Print Name:

Date:

Application Number:

Case Reference:

Our team will assess your previous trading performance alongside your supplied projection for the upcoming financial year end. This form and the bank statements provided will be assessed against these to ensure we are lending responsibly. Note there may be circumstances where we are unable to lend if we have concerns that the trading performance is not aligned to the declaration and on occasions, we may need to seek further information from you.