

Application checklist

Thank you for choosing Santander for your business account. To make your application as easy as possible, please use this checklist to make sure you meet the eligibility criteria and have all the information and documentation you need before you start the application.

This checklist can also be used for opening, closing and changing details on your Santander account.

If you've already started an application, please call us on **0330 123 9860** to check its progress instead of starting again.

Eligibility criteria

You can apply for a business current account if:

- All directors, owners (shareholders) or partners are aged 18 or over.
- All directors, owners (shareholders) or partners are UK residents.
- Your business is registered in the UK.

- You have up to 2 directors, owners (shareholders) or partners.
- You are either a sole trader or your business is a partnership, limited liability partnership or private limited company.

To check your eligibility for the available Start-up and Switcher offers, please look at the relevant product page online at **santander.co.uk/business**

Information that you'll need to have to hand

Business details

- Business name, start date and proof of your current trading address. Please also provide 3 years trading address history (if applicable).
- A detailed description of what your business does.
- Anticipated annual turnover for the next 12 months and number of employees.
- Details of your income from the business and any other income sources you may have.
- If you're switching from another bank - the last statement including your sort code and account number. We also require annual accounts for established businesses.
- If you're VAT Registered, your VAT Number.

Depending on your type of business you'll also need to provide the following

If you have a Limited Company, Limited Partnership or Limited Liability Partnership:

- You know your Incorporation Number at Companies House, or have recently applied for it.
- If there has been a recent change in the ownership of your company, copies of the relevant Companies House forms must also be supplied as appropriate.

If you're a club or society:

- A copy of the Constitution or equivalent that sets out the nature, purpose and objectives of the club/society.
- Meeting record or written request on club/society headed notepaper, providing authorisation to open the account, listing all officers of the club/society; confirming the authorised operators of the account and signed by two official committee members.
- Annual turnover has to be under £250,000 pa.

If you're a partnership:

- Date of formation, Partnership Agreement or Deed, HMRC Partnership Registration, showing details of partners, contract of co-partners or certificate of formation if applicable.



Personal details (for anybody named in the application)

- Full name, date of birth and nationality.
- 3 years address history, current residential status (owned/rented/other) and the country (countries) where you pay tax e.g. UK taxpayer.
- Length of time with current personal bank and number of personal credit cards.
- Personal and business email address and telephone number.
- Relationship to the business e.g. owner/Director/Shareholder/Account Operator.



Identification that you'll need

We'll need to see proof of personal ID documentation for all sole traders/partners/directors/shareholders/account operators/trustees and beneficiaries.

Please check you've got the right ID by referring to the information below. You might need to provide us with more details.

- If you've changed your name since the ID was issued, please provide the relevant documents to prove this.
 - The name and address detailed on your ID must be the same as the name and address you provided during your application.
 - You can't use the same document to prove your identity and to prove your address, or use two documents from the same source (e.g. DWP and Jobcentre).
 - If you are new to Santander, further checks will be required and you may be asked to provide us with other documents. For all other applications, occasionally we may need to complete additional checks and ask you to provide us with other documents.
 - We'll keep a copy of the ID provided.
 - Please don't send original documents via post.
- If you're applying through our mobile app, upload a clear photo or scan of the original document if it's in paper, or a PDF if it's already in a digital format.



What you need to do

For each sole trader, member, partner, director, shareholder, account operator, trustee, beneficiary and authorised person, please provide one document from list 1 and one document from list 2 as proof of identity.

If your trading address is different from the personal residential address of the sole trader/partners/directors in the organisation please provide one document from list 3.

To verify your nature of business, you must provide one official document from list 4. We are unable to accept alternative documents. Submitting a document not included in list 4 may delay the processing of your application or result in it being declined.

List 1 (Proof of identity)	List 2 (Proof of address)	List 3 (Proof of trading address)	List 4 (Proof of nature of business)
◦ Passport – UK/Irish. Must be in date and signed. ◦ Passport – Non-UK/Non-Irish with valid right to remain such as online visas, including those with settled or pre-settled status, a share code must be included. Visitor visas are not acceptable. ◦ Full or provisional UK photocard driving licence. Must be in date. ◦ National ID Card/Citizen Photocard EU/EEA/Swiss with valid right to remain. Such as settled or pre-settled status or a valid visa, a share code must be included. Visitor visas are not acceptable.	◦ Full or provisional UK photocard driving licence. Must be in date. ◦ UK paper driving licence. Must be in date. ◦ Annual council tax bill. Must be the most recent and from the current tax year. ◦ Notification of entitlement to UK state pension or government benefits. Must be the most recent and less than 12 months old. ◦ Bank, building society, credit card or credit union or mortgage statement. Must be most recent and less than 3 months old, except annual statement which must be less than 12 months old. ◦ Utility bills (not mobile phone or TV licence) Must be most recent and less than 3 months old, except annual statement which must be less than 12 months old. ◦ HMRC correspondence including name, address and permanent NI number. Must be less than 12 months old.	◦ Business current account or Business credit card statement addressed to the business at the trading address (less than three months old). ◦ Utility bill addressed to the business at the trading address (less than three months old). ◦ Signed lease agreement addressed to the business at the trading address (must be within the date range covered within the lease agreement). ◦ Registration documents from supervisory body confirming the trading address (e.g FCA, Solicitors Regulation Authority, etc). ◦ Unexpired trading licence issued by a local government authority (e.g. taxi licence, premises licence etc).	◦ Business insurance certificate or schedule. Must be current, showing the business, sole trader or partnership name. ◦ Invoice addressed to your business within the last 3 months. It should show you purchasing goods or services related to your business activity. ◦ Self Assessment tax return. Please share the final version submitted to HMRC, with your nature of business/industry sector clearly visible. ◦ Letter from an accountant or solicitor stating the nature of your business signed by a member of a relevant professional body such as ACCA, ICAEW, Law Society, and dated within the last 12 months. ◦ Supplier or business contracts. Must be dated within the last 12 months and clearly show the nature of your business. ◦ Trading licences if applicable. Must be valid, and in the name of the business, sole trader or partnership.

If you're providing information about other individuals as part of this application you must have their authority to act on their behalf. During the application you'll be asked if you want to hear about products, services and offers that may be of interest. Please note the preferences you select will apply to all individuals and will override any previous preferences given. If you, or any other Account Administrator, would like to amend those preferences please contact us at any time.

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