The 10 most common reasons we have to request additional information

1. Fewer than the requested number of statements have been supplied.
2. Statements aren’t consecutive or sequentially numbered, or there are missing periods.
3. The bank or building society logo is missing (excluding internet statements or branch prints).
4. The full bank account and sort code aren’t shown.
5. The customer’s name and address doesn’t match the application (both sole and joint accounts).
6. The statement has no running balance.
7. The statement doesn’t show evidence of regular credits, such as declared salary or self-employed income, rental income, etc.
8. The statement has no expected outgoing activity, such as daily expenditure, current mortgage or rent payments, utility bills, etc.
9. Where requested, the statement for the account nominated for the Direct Debit mortgage payment hasn’t been supplied.
10. And for portfolio applications, statements demonstrating cashflow (buy to let rental income and mortgage payments) haven’t been supplied.

All figures are for illustrative purposes.