

BANK STATEMENT GUIDELINES

ACCESSING YOUR ONLINE BANK STATEMENTS

When applying for additional funding, submitting a bank statement as part of your application is essential. If you are registered for online banking, you should be able to easily and quickly access an electronic copy of your bank statement, in a format that can be easily included with your application. Not all banks use the same process to download this information, so this can sometimes be confusing. To help make the process a little bit clearer, we have provided details and links on how to do this for a variety of banks below.

WHAT IS A BANK STATEMENT

A bank statement is a full list of all transactions in that account, showing all funds going in and out over the period of time it covers, which is usually one month. There is normally a summary page which includes an overview of the account balance, and details of the account holder. A bank statement is a formal document. Lists of transactions from a mobile banking app are not the same as a formal bank statement. It is likely that your bank send you a copy of your statement each month, usually through your online account or mobile app. It is usually also possible to generate a statement from your online account that covers a specific period of time.

WHAT INFORMATION IS NEEDED

We need you to submit bank statements for each household account, including Savings Accounts and ISAs - even if it is for an account you don't use. These statements should cover at least two months worth of transactions and should be most recent. You should also think about any information that you want us to see in your bank statement. If you are using this to provide evidence of a particular expense, eg rent, you should highlight the transaction and write beside it what it refers to. You may wish to add notes to your bank statement to explain transactions or draw our attention to any detail that you feel is important, but you should not delete or obscure any of the detail.

ONLINE BANKING VERSUS MOBILE BANKING APP

While mobile banking apps are a great way to keep a close eye on your bank accounts and your spending, they might not offer the full range of services that will allow you to access your bank statements. This means that you might have to access your online banking through a webpage, instead of through your mobile app. Most mobile banking apps allow you to access the messages your bank send you. Look for an inbox. In this inbox, you may find that your bank sends you monthly statements that can easily be downloaded as PDF documents, which is what is required when applying for additional funds. Remember, we need a copy of your bank statement, which is a formal document. We cannot accept screenshots of transactions on your mobile banking app.

BANK OF SCOTLAND

1. Log in to your online banking. From your homepage and next to the relevant account, select 'View statement'.
2. From the next screen select 'Statement options' and then 'Monthly PDFs'.
3. Choose the monthly statement you want to download and select 'View PDF' Remember we need to see statements covering a 2-month period, and these should be as recent as possible.
4. You can now save this.
5. You may need to repeat this if you have more than one account.

Further information on how to view and print online statements are available here
<https://www.bankofscotland.co.uk/aboutonline/quick-tour/getting-more-help.html>

SANTANDER

1. Log in to your online banking and select the relevant account.
2. Select 'E-documents' from the menu on the left-hand side.
3. Select the statement you want to download, and a PDF document will open. Remember we need to see statements covering a 2-month period, and these should be as recent as possible.
4. You can now save this and
5. You may need to repeat this if you have more than one account.

ROYAL BANK OF SCOTLAND

1. Log in to your online banking and click 'Statements' in the menu on the left-hand side.
2. Under 'Your accounts', select 'View, save and print PDF statements and certificates of interest (up to 7 years)'.
3. Select the account you want to download statements for and click next.
4. Select the statement you wish to download and click 'View statement'.
5. Click 'Download statement (PDF)' above the list of transactions.

Further information on how to download a PDF bank statement can be viewed here
<https://www.youtube.com/watch?v=pLUpoZmRLpM>

MONZO

1. Open the Monzo app and select 'Account'.
2. Select 'Statement History'.
3. You will now see a list of all monthly statements which will be in PDF format. Remember we need to see statements covering a 2-month period, and these should be as recent as possible.
4. You can save these or email them to yourself.

OTHER BANKS

You can find details on how to download applications for other banks by clicking on the following links:

NATIONWIDE

<https://www.nationwide.co.uk/help/online-banking-help/account-balance-statement-online>

TSB

<https://www.tsb.co.uk/search/?q=online%20bank%20statement>

HSBC UK

<https://www.hsbc.co.uk/help/banking-made-easy/online-statements/>

METRO BANK

<https://www.metrobankonline.co.uk/help-and-support/internet-banking/where-can-i-find-my-statement/>

NATWEST

<https://supportcentre.natwest.com/olb/statements/ss1a/913239072/How-do-I-download-a-PDF-statement-or-other-mail.htm>

FIRST DIRECT

<https://www1.firstdirect.com/help/bank-accounts/statements-and-balances/>

CLYDESDALE

<https://secure.cbonline.co.uk/help-support/internet-banking-help/?page=article&id=604300000003678>

BARCLAYS

<https://www.barclays.co.uk/help/accounts/statements-balances/print-online-statements/>