

A guide to providing evidence

If you've been asked to provide us with evidence to support a transaction you've requested, this guide will help you understand what we can accept. Sending us the right information first time means we can resolve your request as quickly as possible.

When do you need to provide evidence?

We may need evidence when you're withdrawing money or paying it back to us. We won't ask for it for all requests. If we do need evidence, we'll let you know at the time of the transaction.

If you repay your loan in full and the money isn't being transferred to us directly from a solicitor, we'll always need evidence from you of where the money originated.

How to send us evidence

We've included information about the types of evidence we can accept in this guide. Once you're happy you've got the right information to send us, you can either email or post it to us using the contact details we gave you when we asked for the information. If you have any questions or aren't sure where to send the information to, give us a call on 0800 158 4177 (Monday to Friday 9:00am - 5:00pm)

If we ask you for any of the documents below, take a look at the following guidance

Bank statements

These must be your full bank statements and include your name, address and recent transaction history for the full time period we've asked for.

- ✓ We can accept a photocopy, scanned copy or PDF download of your bank statements
- ✓ You must include every page
- ✓ We can accept your bank statement either via post or email
- ✗ We can't accept it if you hide or cross out transactions
- ✗ We can't accept screenshots from a banking app or a PDF download of recent transaction history

Source of funds: repaying a lifetime mortgage

- ✓ If you're repaying a lifetime mortgage from an investment, we'll need your bank statement showing the transfer of funds to your bank account. We'll also need evidence of the investment to show the origin of the transfer, for example an ISA statement confirming the payment to your bank account
- ✓ If you're repaying a lifetime mortgage from inheritance, we'll need a letter from a solicitor or a copy of the will and grant of probate

Care fees

We may ask for a copy of a quote, invoice or contract from the company or care provider. It must be on company headed paper and include the following details:

- ✓ Who the care is for
- ✓ The dates of care
- ✓ A description which details the level of care being provided
- ✓ The weekly or monthly cost
- ✓ Location of care provider

Receipts or quotes for purchased items

Please make sure receipts include details of the item you've bought, the cost, date, and where you bought it from.

Building work, renovations or repairs

If you apply for cash release or further borrowing to get work done to your property, we might ask for evidence of your plans to support your application. The evidence we need will depend on the kind of work you're planning.

In all cases where we've asked for evidence, we'll need:

- ✓ Copies of the plans which include scale drawings, proposals and quotes for the planned works. The builder must be registered with the Federation of Master Builders (or equivalent).

Depending on the plans, we might also ask for evidence that you've contacted your local authority or building control services:

- ✓ If you don't need planning permission, send us an email or letter from building control services at your local authority, confirming you've contacted them about the plans and that subject to inspections a Building Regulations Completion Certificate will be issued.
- ✓ If you do need planning permission, we might ask you to get approval before we confirm if you can borrow the money for the work. In this case, it's important that you submit planning permission to your local authority for a decision. Once you have planning permission, send us the decision notice from the council confirming approval and any conditions.

Building Regulations Completion Certificate

Before the work starts, we recommend making sure your contractor will provide you with a Building Regulations Completion Certificate. You should receive this when the work is complete. We might ask for the Building Regulations Completion Certificate if you'd like to borrow money in the future. If the contractor is unable to provide the Building Regulation Completion certificate, you'll need to engage with your local authority directly.

Invoices, receipts and quotes for works at the property

- ✓ Should be on company headed paper and include the contractor's contact details (where VAT registered, this should include their VAT number)
- ✓ Should include a breakdown of the works completed or proposed, itemised costs and details of any guarantees
- ✓ Contractors must hold industry recognised qualifications to certify the work

Need this in a different format?

Please get in touch if you'd prefer this document (PF011883) in large print, braille or as audio.

How to contact us

 0800 068 6800

 contactus@aviva.com

 aviva.co.uk