

## Accountant's certificate

### Confirming income for all self-employed applicants

This form must be completed by an accountant with a qualification acceptable to Metro Bank PLC. Once complete please print, sign and return to the applicant(s) or broker.

In ALL cases, please complete sections A and E, then:

- for sole trading self-employed applicants also complete section B
- for self-employed partners of a partnership business also complete section C
- for limited company director(s) (25% or more shareholding) also complete section D

**You must complete a separate certificate for each individual company**

#### Section A - Please clarify the following details

1. Name of applicant(s) whose income(s) is/are stated below:

  
  
  

2. Name of the business & company registration number:

3. Address of the business:

Postcode

4. Nature of the business:

5. Business commencement/incorporation date:

**Accountant's certificate** (continued)

**Section B - For sole-trading self-employed applicants**

1. Name of applicant(s) whose income(s) is/are stated below:

	Date of Financial Year End		
	Last completed year	Year 2	Year 3
Annual turnover for the business			
Net profit before tax			

**Section C - For self-employed partners of a partnership business**

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Percentage of business owned (must be entered as a percentage)				

	Date of Financial Year End		
	Last completed year	Year 2	Year 3
Annual turnover for the business			
Net profit before tax			

Net profit before tax attributable to applicant	Applicant 1			
	Applicant 2			
	Applicant 3			
	Applicant 4			

**Accountant's certificate** (continued)

**Section D - For Limited Company directors and employees with a shareholding of 25% or more**

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Number of shares held by				
Percentage of applicant's shareholdings	%	%	%	%

	<b>Date of Financial Year End</b>		
	Last completed year	Year 2	Year 3
Annual turnover			
Other / Non-operating income			
Operating Profit / Profit before Tax			
Net profit after tax			

Shareholder's funds			
Fixed assets			
Director salary (total)			
Dividends (total)			

Applicant's total income (salary & dividends)	Applicant 1			
	Applicant 2			
	Applicant 3			
	Applicant 4			

**Accountant's certificate** *(continued)*

**Section E - Summary (please complete in ALL cases)**

1. Are there any adverse qualifications to the accounts? Yes  No

2. If yes, please provide an explanation in the box below:

3. Please give your view in the box below of the businesses ability to trade where there has been:

- A sharp increase/decrease of profit or turnover; or
- A negative shareholder's funds figure in any year; or
- A decline in the profit or turnover in the latest year.

4. Is current trading at least in line with the details declared in the sections B, C or D?

Yes  No

(If no, please provide details of the business's ability to trade)

**Accountant's certificate** *(continued)*

**I can confirm that the information provided in this form is an accurate reflection of the financial performance of the applicant's business.**

Name

Date

Accountant's qualification (must hold a UK accountant's qualification)

Accountancy firm telephone number

Accountancy firm and full address

Signature

Postcode

**Once this form has been fully completed please print it off, sign it and return it to the applicant(s) or broker.**