

## **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 in your application pack.

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, 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 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, make sure it covers the period that shows this evidence. You may wish to add notes to your bank statement to explain transactions or draw our attention to 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.

Below we have input the instructions for a few banks to give you an idea of what to look for. We also have links to the correct pages for a range of banks so you can simply click on your bank to find this. If your bank is not listed, try the help or customer support sections of your online banking to find the instructions for your specific organisation. Some banks also have videos on their YouTube channel that can walk you through how to download statements.

## 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.

**BANK OF SCOTLAND** Our products and services ▼ Cookie Policy Your Security 🔒

Last logged in 22 June 20 at 09:31 PM 🏠 Your Accounts ▼ Your Profile ▼ Help & Support ▼ 📧 9 Log out

**Our products and services**

Featured +

Savings and Investments +

Loans and Car finance +

My current account options +

Credit cards +

Make a quick transfer ▼

**Classic Vantage** ██████████

£300.00 Overdraft limit ?

**VIEW YOUR OVERDRAFT OPTIONS** >

**More actions** >

We notice that you have not viewed your account

**Statement** 📅 View upcoming payments

< Apr May Jun > All transactions Search 🔍

All transactions

🕒 View Pending Transactions

**Statement options** ▼

- Monthly PDFs
- Print current view
- Export transactions (CSV, QIF)
- Order a paper statement

DESCRIPTION TYPE ?

come out of my account? Can I dispute payments? +

How do pending transactions affect my balance and available funds? +

More +

Show me how to...

**Our products and services**

Featured —

New branch opening times

Your overdraft options

Your credit card options

## 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 may need to repeat this if you have more than one account.

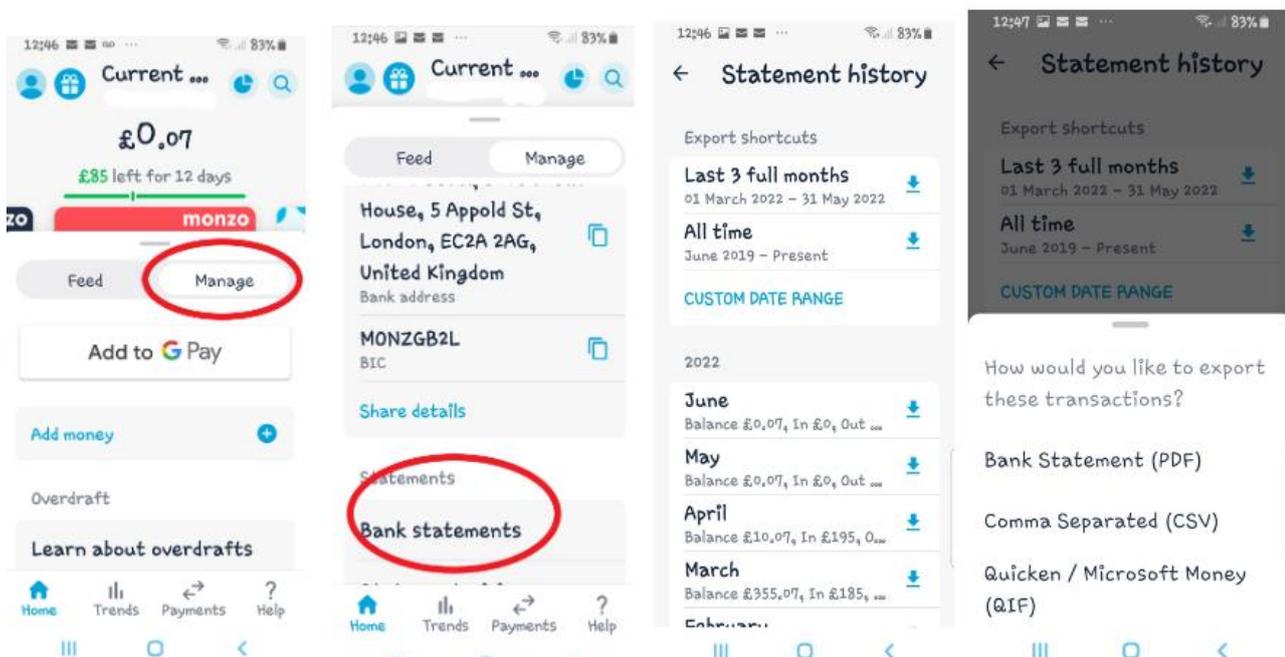
## ROYAL BANK OF SCOTLAND

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](#)

## MONZO – this one can be done on a phone

1. Open the Monzo app and select the account you want.
2. Use your swiper to change it from 'Feed' to 'Manage'.
3. Scroll down to bank statements.
4. You will now see a list of all monthly statements .  
*Remember we need to see statements covering a 2-month period, and these should be as recent as possible.*
5. You select the statement you want, and it will give you the option of Bank Statement (pdf).



# NATIONWIDE

1. Log into online banking.
2. On the account you wish, go to the drop-down boxes on the right.
3. Select 'Statements' and hit 'GO'.
4. On the following page simply select the month you wish to download.



## OTHER BANKS

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

[NATWEST](#)

[HSBC](#)

[TSB](#) – Go to the part about Digital Inbox

[BARCLAYS](#)

[CLYDESDALE](#)

[FIRST DIRECT](#)

[REVOLUT](#)

[LLOYDS](#)

[CO-OPERATIVE](#)

Remember, if your bank is not listed, there will be a guide somewhere on their website to tell you how to download a statement. Banks in the UK usually let you download statements for up to 7 years. Try an internet search for “how to download a *[insert bank name]* statement”. Or use the help or customer support pages on the particular bank’s own website to find out how to download a statement.