

Molo Packaging Guidelines

To ensure we can process your case as quickly and efficiently as possible, please ensure cases are packaged as per our below requirements.

Documentation Required

In some situations our underwriting team may request additional information, this is for guidance purposes only.

Type	Requirement
Income Proof - Employed	Latest 1 months payslip and latest P60 (or suitable YTD equivalent) OR Latest 6 months bank statements evidencing net income receipts
Income Proof - Self-Employed (Limited or Sole)	Latest years filed tax return
Income Proof - Contractor	Latest years filed tax return OR Latest contract with 6 months remaining
Income Proof - Pension	Latest annual pension statement OR P60 accompanied OR pension payslip
Income from Land and Property	Latest years filed tax return (sustainability assessment by underwriting will be conducted)
Proof of Deposit - Savings	Latest 3 month's bank statements of the bank account showing available funds
Gifted Deposit	Completed Molo gifted deposit template required - to be completed and signed by the donor. (close family relatives accepted only)
Capital raise	Full breakdown of funds usage required. Quotes may be required for home improvements. If capital raising for property purchase, full address may be required for onwards property purchase
Debt Consolidation	Not acceptable
Portfolio landlords	Completed Molo Finance portfolio form (including answers to 4 business plan questions) No other forms accepted.
Proof of Address	We may require current proof that the applicant resides in the UK (if not verified via Voters Roll) - bank statement, council tax bill, utility bill, mortgage statement or equivalent.
ID	All identification is completed by way of electronic ID by the customer

If you wish to provide additional supporting documentation such as capital raise breakdown or completed customer portfolio form. Please upload this alongside the requested documents to ensure this is assessed collectively by underwriting.