



SA302 and Tax Year Overview Guide

What is my SA302 and Tax Year Overview?

The SA302 is a brief summary of the income that has been reported to the HMRC. It is a response from HMRC which is only issued to those who submit a tax return before 31 October (for paper returns) or 31 January (for online returns) following the end of the tax year.

The form shows your income for the year and how much tax you owe. It is effectively a certificate that documents exactly how much income you have declared, therefore the form is an easy way for a lender to verify that the income on a mortgage application is the same as you have shown to HMRC.

An additional document called a Tax Year Overview verifies that the SA302 information is correct. It is produced by HMRC once you have submitted your self-assessment tax return and shows the amount of tax due to be paid direct to HMRC or any available amount for refund for a given tax year.

We recommend if you don't already have your SA302 and Tax Year Overview and intend to submit these as part of your mortgage application, you do so at the start of the application process as they can take a number of weeks to obtain. To ensure the loan is affordable, during the application process we require you to send both documents together.

How to get your SA302 and Tax Year Overview

If you or your accountant submitted your tax return online, you can log into your HMRC online account to obtain your forms. Simply visit www.online.hmrc.gov.uk/login to access and print your SA302 form (also known as your tax calculation) and your Tax Year Overview.

If you or your accountant submitted a paper tax return, you should automatically be sent these in the post in response to this.

If you've lost your paper forms, or you can't access your HMRC online account, you will need to contact HMRC. You can do so by calling them on 0300 200 3310. They will ask for your National Insurance number and Self Assessment Unique Taxpayer Reference (UTR) so it's best to have them to hand when you phone.

The documents will take up to two weeks to arrive so we recommend getting this done at the beginning of the application stage, ensuring you have it ready when you need to send it off to your lender.

If you are using an intermediary for your mortgage application with the Newcastle, they can send us both documents via our Document Upload system. This will ensure that it receives our prompt attention and will help us in getting you an Offer of Advance as quickly as possible.