



@actonenergyuk

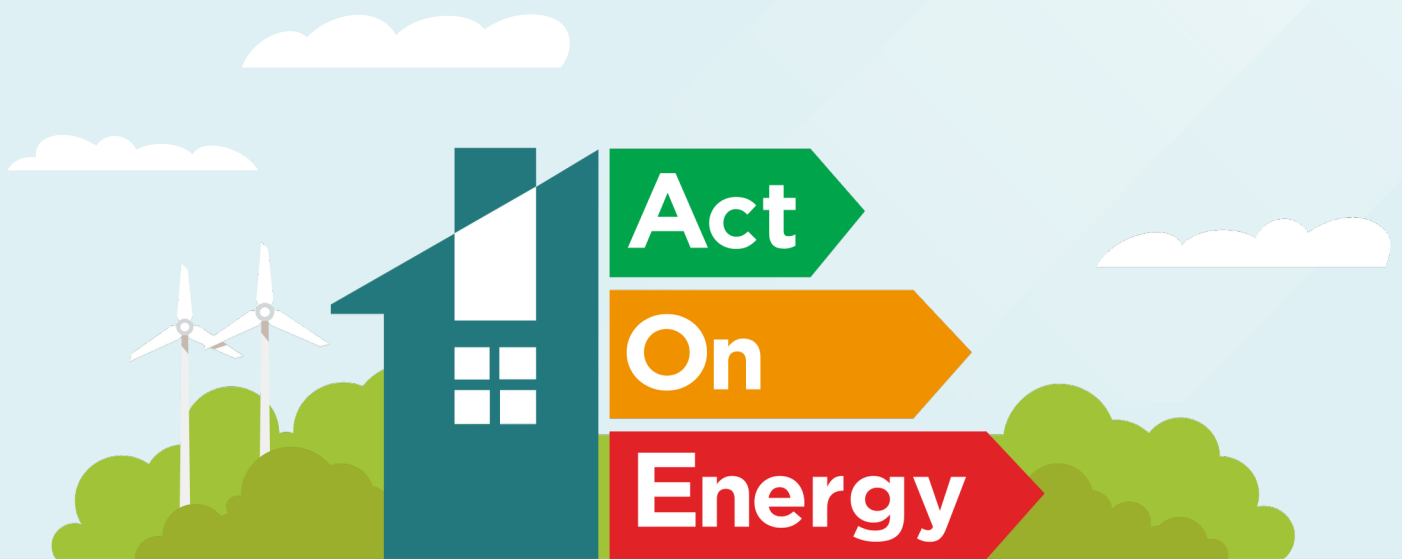


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# Evidence guide



save money and the environment

This guide will help you understand what information can be accepted as evidence for the scheme you are applying for.

**What do we mean by “evidence”?** Evidence is a piece or collection of information that indicates something is true or valid. In this context, the evidence we require is to prove that you meet the qualifying criteria for the scheme you are applying for.

## Ways we can receive your evidence:

- ▶ Original paper document (sent by post)
- ▶ Photocopy of the original document (sent by post)
- ▶ Scan of the original document (printed and sent by post or emailed as an attachment)
- ▶ Scan of a photocopy (printed and sent by post or emailed as an attachment)
- ▶ Photo of the document - clear and NOT blurry (printed and sent by post or emailed as an attachment)
- ▶ Mobile device or computer screenshots (printed and sent by post or emailed as an attachment)



# 1 INCOME - Bank statements

This is to prove that your **COMBINED** gross (before tax) household income is below the threshold of the scheme. The scheme requires you to provide 3 months of **FULL** bank statements (most recent) for **ALL** current accounts for **every adult** in the household (including adult children).

Every statement **MUST SHOW name, address, date and ALL continuous transactions**. Please remember that if you're sending us **screenshots of bank statements**, they need to capture **every single transaction**.

### EXAMPLE 1.1

**LLOYDS BANK**

Document requested by:  
MR JOHN SMITH  
Apartment 1  
Unknown Street  
Town  
WR11 1WW  
(Address last updated 21 May 2019)

Your Account  
Sort Code 10-01-00  
Account Number 10010010

CLASSIC 01 June 2022 to 01 August 2022

Money In	E504.23	Balance on 01 June 2022	£103.79
Money Out	E507.72	Balance on 01 August 2022	£0.30

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Feb 22	MR SMITH	FPI	100.00		103.79
01 Feb 22	LLOYDS BANK	CPT		101.55	2.24
01 Feb 22	LLOYDS BANK	FPO		1.00	1.24
03 Feb 22	HMRC CHILD BENEFIT	DEB		0.83	0.41
07 Feb 22	HMRC CHILD BENEFIT	BGC	35.15		35.56
07 Feb 22	LLOYDS BANK	CPT		31.55	4.01
09 Feb 22	HMRC CHILD BENEFIT	DEB		3.88	0.13
14 Feb 22	HMRC CHILD BENEFIT	BGC	35.15		35.28
14 Feb 22	LLOYDS BANK	CPT		31.55	3.73
15 Feb 22	MR SMITH	FPI	10.00		13.73
15 Feb 22	LLOYDS BANK	CPT		10.00	3.73
15 Feb 22	HMRC CHILD BENEFIT	DEB		3.50	0.23
21 Feb 22	HMRC CHILD BENEFIT	BGC	35.15		35.38
21 Feb 22	101P10101P DWP UC	BGC	243.63		279.01
21 Feb 22	LLOYDS BANK	CPT		231.55	47.46
21 Feb 22	HMRC CHILD BENEFIT	FPO		35.00	12.46

(Continued on next page)

If you think something is incorrect, please contact us on 0845 300 0000

Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HL. Registered in England and Wales no. 3095 Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 110276. See address to The Standards of Lending Practice which are monitored and enforced by the LSA: [www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

Make sure your evidence shows **all** of the below:

- 1 Recent date
- 2 Applicant's full name
- 3 Applicant's address
- 4 3 months' worth of transactions

Income evidence which **DOES NOT** show **all** of the above **4 criteria** is considered insufficient.

**LLOYDS BANK**

Document requested by:  
MR JOHN SMITH  
Apartment 1  
Unknown Street  
Town  
WR11 1WW  
(Address last updated 21 May 2019)

Your Account  
Sort Code 10-01-00  
Account Number 10010010

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**EXAMPLE 1.2**  
- the following page of bank statement.



1

# INCOME - Examples

## EXAMPLE 1.3 - NOT acceptable - no applicant's details



Current account

June All

31 May 22	HOME BARGAINS	£18.82	- £0.75
31 May 22	ALDI	£19.57	- £0.59
31 May 22	HFX HFX EVESHAM	£20.16	- £240.00
31 May 22	BGC DWP UC	£260.16	+ £247.89
30 May 22	LNK MORRISONS EVES	£12.27	- £10.00
30 May 22	HMRC CHILD BENEFIT	£22.27	+ £21.80


Home Apply Pay & transfer Support Manage card

Click here to find full statements

- ✗ recent date
- ✗ applicant's name
- ✗ applicant's address
- ✗ 3 months of transactions

## EXAMPLE 1.3 - NOT acceptable - missing pages

- ✓ recent date
- ✗ applicant's name
- ✗ applicant's address
- ✗ 3 months of transactions



18 Feb 22 THE ENTERTAINER 20 16.10 92.57

18 Feb 22 Nandos Solihull 24.90 67.67

18 Feb 22 250.00 317.67

18 Feb 22 FPO 250.00 67.67

18 Feb 22 TFR 20.00 97.67

18 Feb 22 CPT 30.00 57.67

21 Feb 22 FFI 100.00 157.67

(Continued on next page)

LLOYDS BANK

12 August 2022 Page 6 of 8

CLASSIC

Sort Code Account Number

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
21 Feb 22	GREVILLE ARMS	DEB	10.10	147.57	
21 Feb 22	ICELAND	DEB	29.84	117.73	
21 Feb 22	GREGGS	DEB	7.85	109.88	
21 Feb 22	The Greville Fish	DEB	10.80	99.08	
21 Feb 22	DWP CA	BGC	67.60	166.68	
21 Feb 22	DWP UC	BGC	1,440.06	1,606.74	
21 Feb 22	SEVERN TRENT LTD	SO	20.00	1,586.74	
21 Feb 22	SO	SO	170.00	1,416.74	
21 Feb 22	SO	SO	36.00	1,380.74	
21 Feb 22	DO	DO	2.50	1,378.24	
21 Feb 22	DO	DO	2.50	1,375.74	
21 Feb 22	SEVERN TRENT WATER	DO	15.83	1,359.91	
21 Feb 22	SOLIHULL MOORS FOU	DO	32.00	1,327.91	
21 Feb 22	EE LIMITED	DO	48.76	1,279.15	
21 Feb 22	OCTOPUS ENERGY	DO	80.00	1,199.15	
21 Feb 22	LNK BUTLINS	CPT	201.25	997.90	
21 Feb 22	GREVILLE ARMS	DEB	5.95	991.95	
21 Feb 22	ONE STOP 0466	DEB	31.80	960.15	
22 Feb 22	BUTLINS SHOPS	DEB	4.25	955.90	
22 Feb 22	GREGGS BICKENHILL	DEB	6.05	949.85	
22 Feb 22	MCDONALDS	DEB	14.93		
22 Feb 22	ESSO BICKENHILL SS	DEB	67.80		

(Continued on next page)

## EXAMPLE 1.5 - NOT acceptable - no applicant's address

NatWest

Transactions-01


SMITH J & SMITH J  
Premier Select

From 11/08/2022 To 11/05/2022

Date of creation 11/08/2022

Your transactions

Date	Description	Type	Paid in (£)	Paid out (£)
10 Aug	POSTCODE LOTTERY	Direct Debit		£10.00
	Tesco	Debit Card Transaction		£26.42
	COSTA	Debit Card Transaction		£3.35
	WM MORRISONS	Debit Card Transaction		£12.03
09 Aug	Lowell Financial Ltd	Direct Debit		£1.00
	Costa Coffee	Debit Card Transaction		£3.35
	MARKS&SPENCER PLC	Debit Card Transaction		£2.55
	REASSURE LTD	Automated Credit	£81.48	
	Automated Credit	Automated Credit	£4.25	
08 Aug	NOTEMACHINE 05AUG	ATM Transaction		£20.00
	MCDONALD'S	Debit Card Transaction		£2.38
	Costa Coffee	Debit Card Transaction		£3.35
	AFC BOURNEMOUTH	Debit Card Transaction		£11.75
	Greggs PLC	Debit Card Transaction		£3.45
	Greggs PLC	Debit Card Transaction		£1.95
	WH Smith	Debit Card Transaction		£1.40
	MCDONALD'S	Debit Card Transaction		£3.88
	WM MORRISONS STORE	Debit Card Transaction		£8.75
	TESCO STORES 4890	Debit Card Transaction		£1.10
	National Lottery (LX)	Debit Card Transaction		£5.00
	Automated Credit	Automated Credit		



- ✓ recent date
- ✓ applicant's name
- ✗ applicant's address
- ✓ 3 months of transactions

## EXAMPLE 1.4 - Acceptable



NatWest

NATWEST BANK  
CHURCH GREEN HOUSE  
CHURCH GREEN EAST  
REDDITCH, WORCS.  
DEPOSIT CODE 005  
BPM BDO

Statement of Account for:

Branch sort code: 100100  
Account number: 10010010

MR JOHN SMITH  
SELECT ACCOUNT

Period covered: from 04/01/2022 to 04/01/2022

Date	Details	Withdrawn	Paid in	Balance
04/01/2022	Card Transaction		14.00	113.00
04/01/2022	Card Transaction	48.67		64.33
04/01/2022	Card Transaction	20.00		24.33
04/01/2022	Automated Credit		38.64	62.97
04/01/2022	Automated Credit		262.80	325.87
07/01/2022	Card Transaction	48.84		277.03
07/01/2022	Card Transaction	40.00		237.03
10/01/2022	Card Transaction	9.16		227.87
11/01/2022	ATM Transaction	1.00		226.87
11/01/2022	ATM Transaction	20.00		206.87

NatWest Bank plc. Registered in England and Wales No. 004077.  
Registered Office: 200 Bank Street, London E14 4AB.  
Authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

- ✓ recent date
- ✓ applicant's name
- ✓ applicant's address
- ✓ 3 months of transactions



# 2 **BILLS - Energy and/or water**

This is to prove your account number with the energy supplier and build-up of debt (where applicable). The copy of your bill will provide the **account number** ensuring payments are made to the correct account. For support with debts, **you MUST provide 2 most recent continuous bills** showing the debt's build-up. If the name on the bill differs from that on the application for help, this may require further clarification.

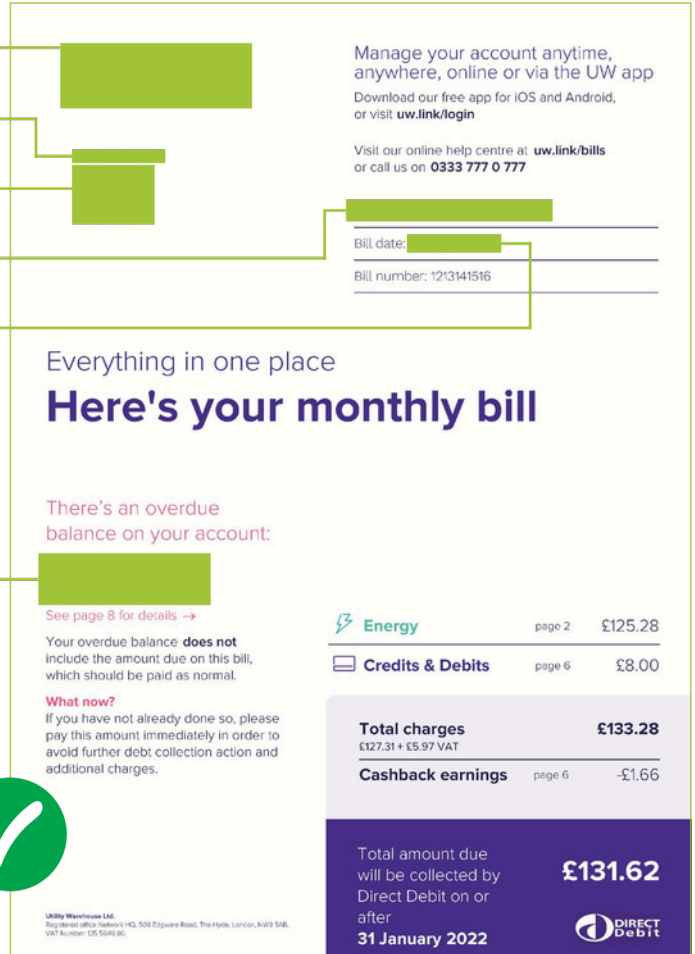
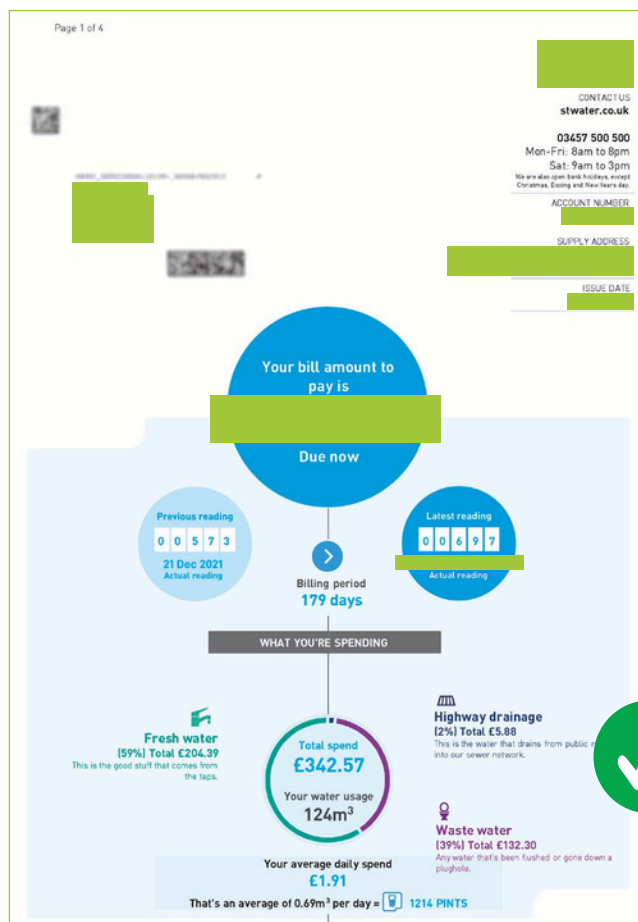
Make sure your evidence shows **all** of the below:

## EXAMPLE 2.1

- 1 **Supplier's name**
- 2 **Applicant's name**
- 3 **Applicant's address**
- 4 **Account number/ customer reference number**
- 5 **Recent date**
- 6 **Due amount/ current balance**

Energy account evidence which **DOES NOT** show **all** of the above **6 elements** is considered insufficient.

## EXAMPLE 2.2

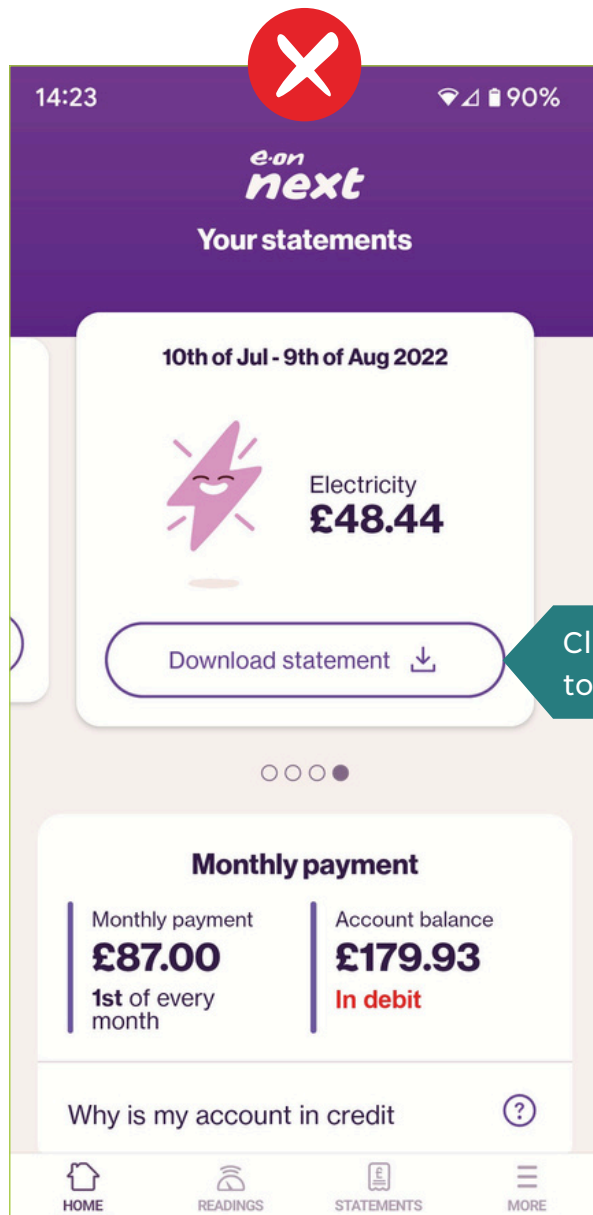


We require to see at least **2 CONTINUOUS** and most recent energy/water bills.



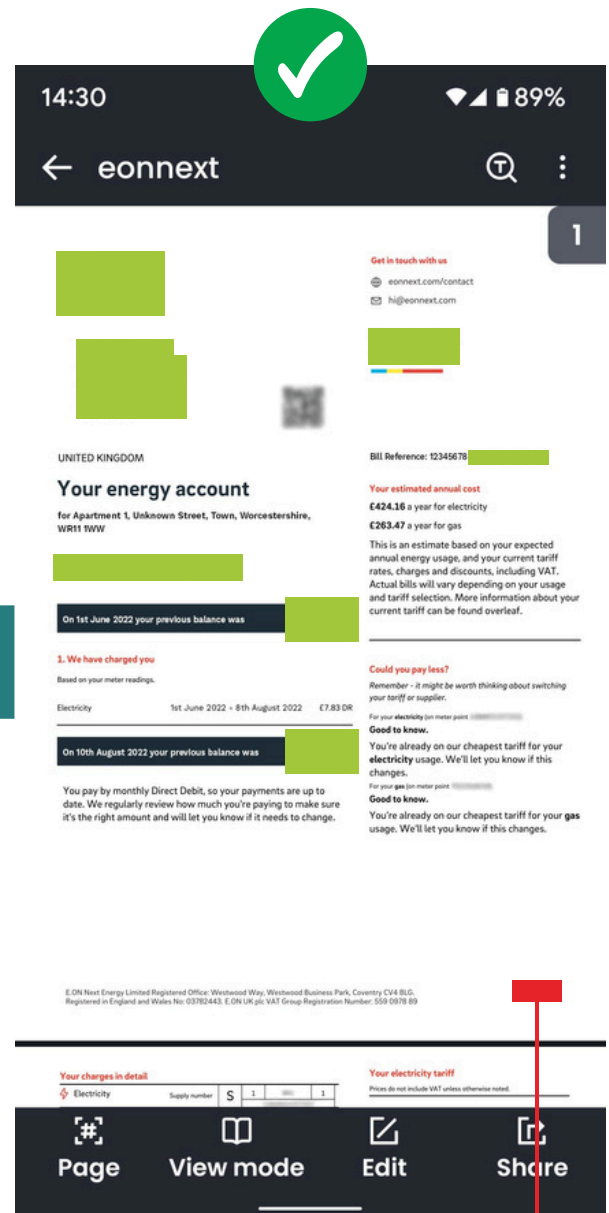
# BILLS - Examples

EXAMPLE 2.3 - NOT acceptable



- ✓ name of the energy provider
- ✗ applicant's name
- ✗ applicant's address
- ✗ customer reference number
- ✗ recent date
- ✓ latest balance/ due amount

EXAMPLE 2.4 - Acceptable



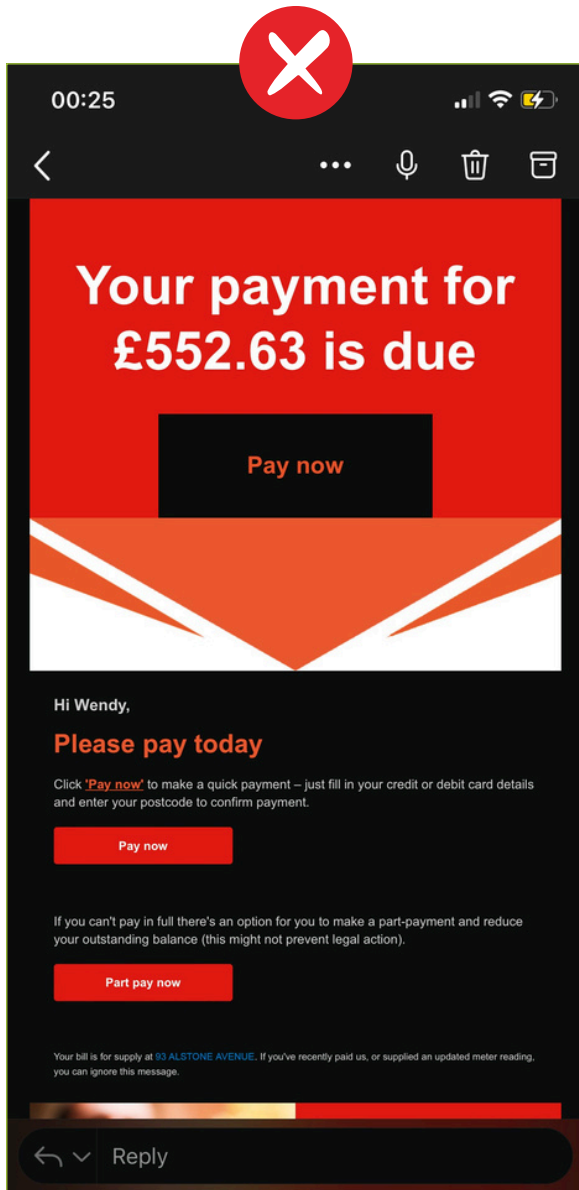
- ✓ name of the energy provider
- ✓ applicant's name
- ✓ applicant's address
- ✓ customer reference number
- ✓ recent date
- ✓ latest balance/ due amount

You must provide multiple screenshots.  
We have to see all the pages.



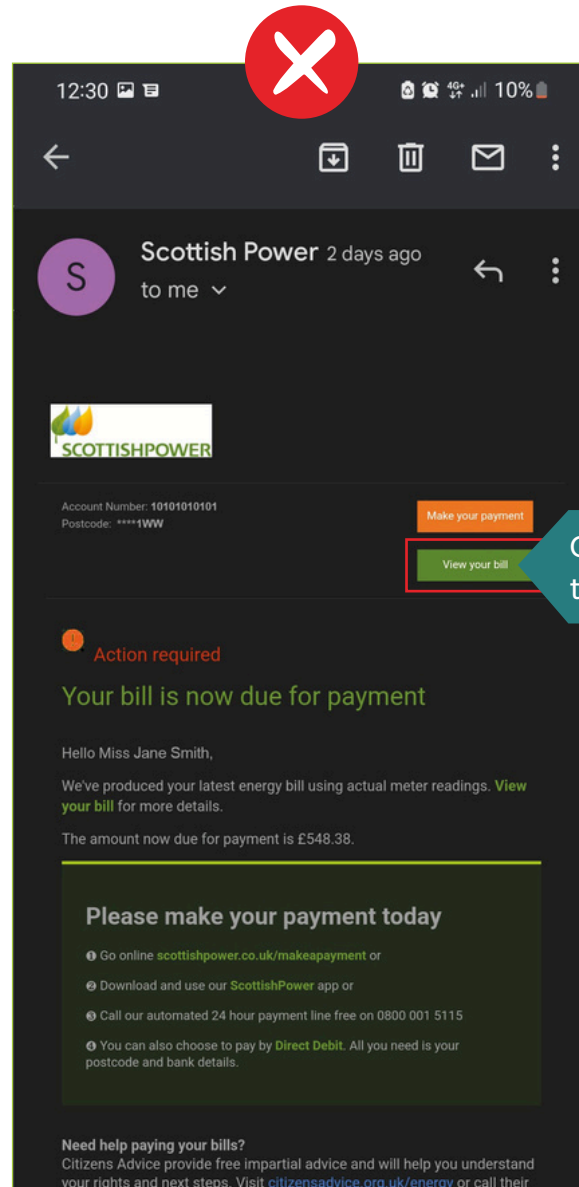
# BILLS – Examples continued

EXAMPLE 2.5 – NOT acceptable



- ✗ name of the energy provider
- ✗ applicant's full name (partial only)
- ✗ applicant's address (partial only)
- ✗ customer reference number
- ✗ recent date
- ✓ latest balance/ due amount

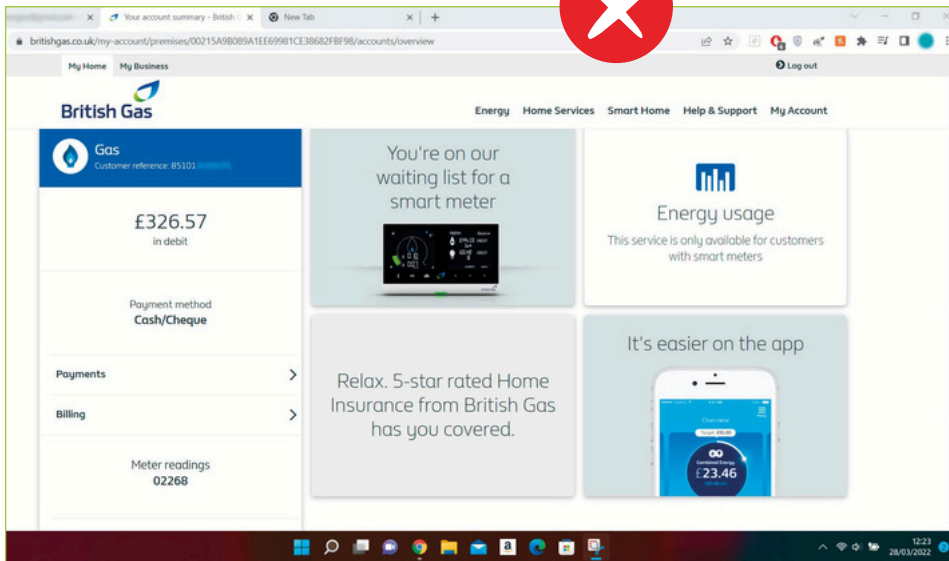
EXAMPLE 2.6 – NOT acceptable



- ✓ name of the energy provider
- ✓ applicant's full name
- ✗ applicant's address
- ✓ customer reference number
- ✗ recent date (not specific)
- ✓ latest balance/ due amount

# BILLS - Examples continued

EXAMPLE 2.7 - NOT acceptable

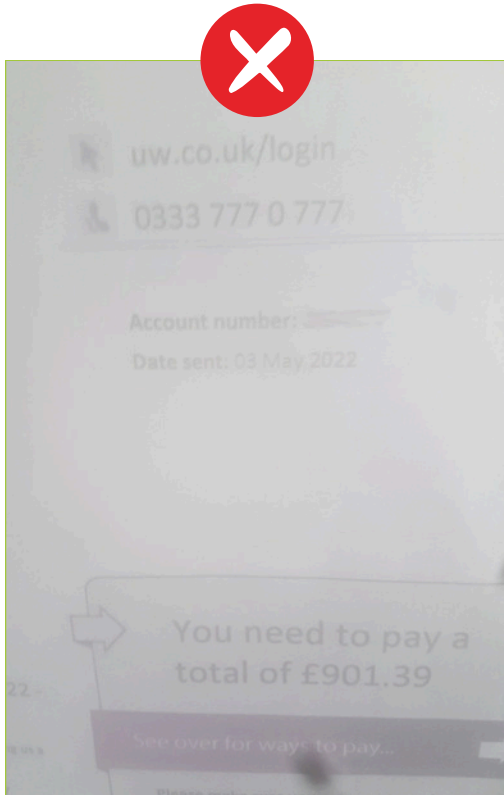


- ✓ name of the energy provider
- ✗ applicant's full name
- ✗ applicant's address
- ✓ customer reference number
- ✓ recent date
- ✓ latest balance/ due amount

Scroll up to show your name and address\*

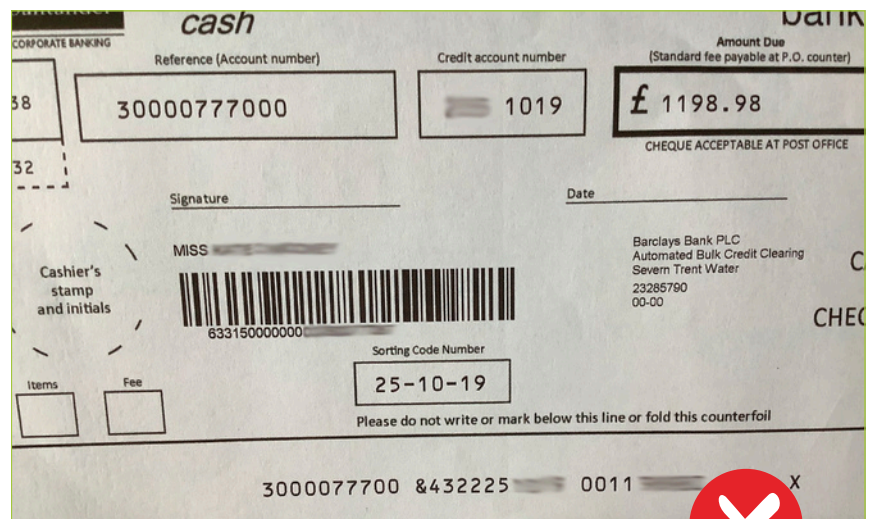
\*Send multiple screen-shots. We have to see all the pages.

EXAMPLE 2.8 - NOT acceptable - BLURRY



- ✗ name of the energy provider
- ✗ applicant's full name
- ✗ applicant's address
- ✗ customer reference number
- ✗ recent date
- ✗ latest balance/ due amount

EXAMPLE 2.9 - NOT acceptable - REMITTANCE SLIP



- ✓ name of the energy provider
- ✓ applicant's full name
- ✗ applicant's address
- ✓ customer reference number
- ✗ recent date
- ✓ latest balance/ due amount

All of our schemes have differing requirements for proving evidence of your vulnerability. Please see the application form which details the exact requirements.

Generally, vulnerability tends to be one of the following – **THIS LIST IS NOT EXHAUSTIVE** – **PLEASE CHECK THE VULNERABILITY SECTION ON YOUR APPLICATION FORM:**

- ▶ Long-term diagnosed and treated medical conditions\*
- ▶ In receipt of Personal Independence Payment (PIP) or Disability Living Allowance (DLA)\*\*
- ▶ Households with unmanageable debt (not all schemes)
- ▶ Pensioners (not all schemes)
- ▶ Young children in the home (not all schemes)

## EXAMPLE 3.1 - Long-term medical condition

Worcestershire Acute Hospitals NHS Trust  
Worcestershire Royal Hospital  
Charles Hastings Way  
Newtown Road  
Worcester  
WR5 1DD  
Telephone: 01905 763333

Consultant: Dr G Sultan  
Secretary: [Redacted]  
Direct telephone no. 01905 760460  
Fax No. 01905 760460  
Helpline No. 01905 760461

Our Ref: [Redacted]  
Date: 22/11/2020  
Clinic Date: [Redacted]  
NHS No: [Redacted]  
Hospital No: [Redacted]

GP Surgery's Name  
Address

Dear Dr [Redacted]  
Miss Jane Smith DOB: 01.01.2000  
Address: Apartment 1, Unknown Street, Town, WR11 1WW

Diagnosis: [Redacted]

Medications: Nil

Management Plan:  
1. Patient has been sent for routine blood tests and inflammatory markers  
2. Treatment advised  
3. [Redacted]  
4. [Redacted]  
5. [Redacted]

Follow-up: 8 months – I have advised that she can cancel this appointment if she feels that her symptoms can be managed by her GP surgery

Social history: [Redacted]

Family history: nil significant.

Continued.

WANT COPY ONLY – Original scanned into e2 notes

SMOKEFREE

Make sure your evidence shows **all** of the below:

- 1 Type of vulnerability e.g. medical condition
- 2 Date (most recent)
- 3 Applicant's name
- 4 Applicant's address
- 5 Diagnosis
- 6 Proof of long-term and treated condition

Medical condition evidence which **DOES NOT** show **all** of the above **6 elements** is considered **insufficient**.

## EXAMPLE 3.2 - Letter of redundancy

Dear John Smith,

Following the meeting held on 27 January 2022 and the recent consultation process, unfortunately, this letter is to confirm that the decision has been made to terminate your employment with Pappas Foundation Ltd for reasons of redundancy. This letter is formal notification of your termination of employment on the grounds of redundancy. In reaching this decision, you will be aware that we announced that redundancy was likely at Pappas Foundation Ltd, we then met with you to discuss your provisional selection for redundancy and we have considered all the circumstances including the options for avoiding redundancy. However, unfortunately we have been unable to identify suitable alternative employment for you or any other way in which your redundancy could be avoided. Despite the fact that we are satisfied a fair, reasonable and objective process has taken place, it is a matter of regret to us that this situation has occurred. The arrangements in respect of your dismissal are:

1. You are entitled to notice of 1 week, which will expire on 7 February 2022 which will be your final day of employment (the Termination Date).
2. Your accrued holiday entitlement for this holiday year, calculated pro-rata up to the Termination Date, is 28. You have taken 28. You therefore have no outstanding holiday entitlement.
3. Please follow the usual procedures for claiming any expenses, and hand back any company property to the HR Manager before the Termination Date.
4. Your final payment of salary shall be made on 08 October 2023, less normal deductions of tax and National Insurance contributions and we will forward your P45 to you in due course.
5. In addition, during the remaining period of your employment, you are entitled to reasonable time off work for job hunting and interviews. Please ask the HR Manager for further details, including the rate of pay during such time, if you wish to exercise this right.

Up to the Termination Date we will continue to consider the availability of suitable alternative employment for you. However, we do not wish to falsely raise your hopes and therefore please bear in mind that the chances of another role becoming available are small. You have the right to appeal against your dismissal. If you wish to do so you should inform the HR Manager in writing by 14 October 2023, stating your grounds of appeal in full. If you appeal but the appeal process is incomplete at the Termination Date, then the dismissal will still take effect as described above but if your appeal is later successful then you will be reinstated with retrospective effect to the Termination Date and any lost pay will be reimbursed. If you have any questions please contact the HR Manager. We treat personal data collected during the redundancy process in accordance with our data protection policy. Information about how your data is used and the basis for processing your data is provided in our employee privacy notice and other policies.

Yours sincerely,

[Redacted]

\*Photos of medication boxes with labels on or photos of repeat prescription etc. are also acceptable. However, at minimum, those must show recent date, your name and address. In some cases further explanation may be required.

\*\*Evidence of PIP and/or DLA can be shown on your bank statement evidence. We can also accept DWP benefit award letters.