



NatWest
International

Mortgage Proposal Form

Applicant Details	Applicant 1	Applicant 2
Client (s) name		
Country (s) of Residence		
Date(s) of Birth		
Nationality		
Number of Dependants		

Mortgage Proposal	
Buy to Let*/Buy to Live	
Purchase price/property value	
Mortgage amount required (£)	
Repayment preference	
Term required	
Rental income (£)	
For a re-mortgage with additional borrowing please confirm what the funds will be used for? We will need to know details of any additional mortgage borrowing on new purchase.	

* If the customer is a Portfolio Landlord (owns more than 3 but less than 9 Buy to Let properties in the UK and has borrowing of less than £3.5million) please contact us for details of the additional information we require.

Employment Details	Applicant 1	Applicant 2
Employed/self employed/contractor		
Company		
Position		
Start Date		
Basic (monthly income NET of tax)		
Allowances (net)		
Bonus income – year 1 (net)		
Bonus income – year 2 (net)		
Anticipated retirement age		

Existing Properties (Globally)				
Value				
Outstanding Mortgage				
Remaining term				
Repayment type				
Rental income (UK properties only)				

Monthly Commitments	
Loan commitments/ monthly payments	
Credit card balance/ monthly payments	
School fees/education costs/ Nursery	
Rent payable	
Any other committed costs	

Monthly Living Costs			
Food and everyday goods		Clothing & White goods	
water/gas/electric/TV		Entertainment/holidays	
Rates/council tax		Life assurance/pensions	
Home insurance		Petrol/car parking	
Travel to work		Car Insurance/road tax	

General LTV criteria

Buy to Let LTV's	Capital & Interest	Interest Only
Mortgage up to £1m	75% (65% for new build property – less than 2 years old)	70% (65% for new build property – less than 2 years old)
Over £1m	70%	65%

Buy to Live LTV's	Capital & Interest
Mortgage up to £1m	80% (75% for new build flats – less than 2 years old)
Up to £3m	75% (By negotiation for new build flats – less than 2 years old)
Over 3m	By Negotiation

Introduction to case/further info

Mortgages are offered by The Royal Bank of Scotland International Limited trading as NatWest International. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Authorised and regulated by the Jersey Financial Services Commission.

The Royal Bank of Scotland International Limited, trading as NatWest International, is authorised and regulated by the Financial Conduct Authority.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

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