



Mortgage Applications

Helping you help us



NatWest
International

Broker application checklist

We want to make sure that we provide outstanding customer service.

It is important that you provide us with the documentation that we need to assess your client's mortgage application. To help you to help us please complete and attach this checklist to the front of each application when Packaging.

It may be necessary for us to return applications without assessment if any of the documents required below are not supplied at the outset. Given the International nature of our clients we recognise that various types of documentation can be supplied to satisfy our requirements. If you are unsure about the documentation we need please call us to discuss.

As part of our commitment to protect existing and potential new customers from the risks of fraud and to ensure we comply with our legal obligations under the relevant money laundering legislation, there is a requirement to verify the identity of applicants for ALL new accounts that are opened. If you are unsure of our customer identification requirements please call us.

The documents needed to assess a mortgage application are:

Completed mortgage application form	Tick to confirm enclosed
All sections of the application form have been fully completed.	<input type="checkbox"/>
Where information is not applicable, then 'N/A' has been entered.	<input type="checkbox"/>
Full 3-year address history supplied.	<input type="checkbox"/>
Any previous name detailed (e.g., maiden names or other known names).	<input type="checkbox"/>
Income, Expenditure, Assets, and Liabilities details completed in full.	<input type="checkbox"/>
Details of all properties currently owned provided, including any to be remortgaged or sold.	<input type="checkbox"/>
Additional information supplied with a supporting file note, if applicable.	<input type="checkbox"/>

Documents required to verify client income	Tick to confirm enclosed
Employer reference letter. Our template must be followed.	<input type="checkbox"/>
Latest 3 months consecutive payslips.	<input type="checkbox"/>
Latest 3 months consecutive bank statements for all active accounts worldwide, including digital banks.	<input type="checkbox"/>
Latest 1 month credit card statement for all active cards worldwide.	<input type="checkbox"/>
Evidence of all savings and investments.	<input type="checkbox"/>
Latest mortgage statement for any mortgages held.	<input type="checkbox"/>
Latest loan statement for any loans held.	<input type="checkbox"/>
Tenancy agreement where rent is being paid.	<input type="checkbox"/>
Evidence of any other financial commitments (e.g., evidence of school fees paid).	<input type="checkbox"/>
Source of deposit to be highlighted and gift declaration if applicable.	<input type="checkbox"/>

Other information/considerations	Tick to confirm enclosed
Large transactions seen on bank account statements have been explained.	<input type="checkbox"/>
All documents provided in English or professionally translated.	<input type="checkbox"/>
All regular transactions have been disclosed on the application form.	<input type="checkbox"/>

Additional comments/notes

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. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.

Security required. Over 18s only. Calls may be recorded.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.