



NatWest
International

Confirmation of Identity

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

As part of our commitment to protect existing and new customers from the risks of fraud, and to ensure that we comply with our legal obligations under the relevant anti money laundering legislation, we will confirm your identity and independently verify the documents you provide to us.

IMPORTANT

To help us to process your mortgage application as quickly as possible, we'll need to verify your identity and your residential address.

This can be done by following our instructions below.

Please take a copy of these instructions to the person that will certify your documents.

Our requirements must be fully met otherwise we may have to request new documents.

For details of how we will use your information, please refer to our Privacy Notice available at natwestinternational.com/privacynotice. You should already have received a copy of the Privacy Notice for this account, however if you still require a copy, please contact your branch.

When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

We recognise given the international nature of our customers that various types of documents can be supplied to confirm identity. We have chosen the documents below as in our experience they are the most readily available and verified.

If you cannot supply the documents listed below or are unsure please call us.

Instructions for confirming IDENTITY

1. Acceptable documents

We accept a certified copy of a **VALID FULL PASSPORT** which should be signed, have a clear photograph and be in date.

If the passport signature is on a different page to the photograph we will need a copy of both. Both pages **MUST** be certified as detailed below.

If your **signature has changed** since you signed your passport please complete a change of signature form.

2. Certification

The template below **MUST** be used as it contains all of our requirements.

3. Certifying documents

All documents provided confirming identity **MUST BE CERTIFIED**. Please do not send originals to us.

The certifier **MUST** have met you in person and seen your original documents to undertake the certification.

The document copy **MUST** be of good quality so that the passport holder can be readily identified.

The person certifying the documents should be:

- a **LAWYER/SOLICITOR**, an **ADVOCATE** or **NOTARY PUBLIC** who is a member of a professional body working for an international company
- an FCA regulated **MORTGAGE BROKER**
- a **BRITISH EMBASSY OFFICIAL**
- an **ACCOUNTANT** who is member of a recognised professional body working for an international company

IMPORTANT

When **choosing** a certifier please ensure:

- they are employed by an International company, firm or partnership that has a Head Office based in the UK, Europe, US, Switzerland
- that their professional standing is readily confirmed via a website
- they have a good understanding of English and are easily contactable by telephone or e-mail
- that they certify documents in their capacity as an employee of the company, firm or partnership

Instructions for confirming RESIDENTIAL ADDRESS

Where possible please provide original documents.

1. Acceptable documents

We can accept the following.

- a **UTILITY BILL** (electricity, water, gas, landline telephone or rates) from a regulated utility company. Only acceptable where NatWest International has a presence.

The bill **MUST** not be overdue and **MUST** be less than 6 months old. For customers not banking in the Isle of Man, a rates bill less than 12 months old is acceptable. Only acceptable where NatWest International has a presence.

We are **unable** to accept mobile telephone bills or Broadband

We are **unable** to accept ebills/internet statements

- a **BANK, BUILDING SOCIETY, CREDIT CARD or MORTGAGE STATEMENT**

The statement **MUST** be less than 6 months old. For customers not banking in the Isle of Man, a mortgage statement less than 12 months old is acceptable.

The Bank, Building Society, Credit Card Company or Mortgage Lender **MUST** have a Head Office in an equivalent jurisdiction such as the UK, Europe, US, Switzerland. The statement must have been received in the post and must not be an electronic statement.

- an **EMPLOYERS LETTER** if you reside in a country with no postal system.

Please contact us for a template

2. Documents requirements

Any documents **MUST** include full name or initials and surname.

The address **MUST** be the residential address as stated on the mortgage application form.

If a Utility bill the supply address must be the address stated on the mortgage application form.

We will NOT accept documents sent to a PO BOX only.

Proof of address is required for **ALL PARTIES**. We will accept separate documents for each party as required.

3. Certifying documents

If original documents cannot be provided they **MUST** be certified as a '**A true copy of the original**'.

The certifier **MUST** have seen the original documents to undertake the certification.

IMPORTANT

The certification instructions stated above apply to copied documents that will prove residential address.

The certification **MUST** include

Certifier Full Name, Company Name, Profession/Position, Professional Body Membership,

How membership can be evidenced, Certifier Company Address, Certifier Contact, Telephone Number, Certifier Contact Email Address, Signature, Date

Confirmation Of Identity Checklist

It is important that you provide us with the documentation that we need.

To help you to help us please complete the following checklist.

Proof of identify

Tick to confirm

Identification document has not expired

All sections of the **Certification of Identity template** have been completed

The copy is of good quality

If required a change of signature form has been completed

If the customers name has changed certified evidence is supplied

All pages have been certified

Proof of address

Tick to confirm

The document is less than 6 months old

If a bill is being supplied it is not overdue

If using a bill it is NOT in respect of a Mobile Phone/Broadband

The document has a full name or initials and surname

The documents has been correctly certified if originals not being provided

The certification is dated

If required a change of signature form has been completed

Other useful information

Please provide any additional information that will help us to confirm your identify

A COPY OF THIS PAGE SHOULD BE COMPLETED FOR ALL PARTIES TO THE MORTGAGE AND RETURNED TO US WITH YOUR ADDRESS CONFIRMATION

A certified copy of a current and valid passport is acceptable to confirm the identity of an individual.

I certify that:

- I have seen the original document
- I have met the individual in person with the original document
- this is a **TRUE COPY OF THE ORIGINAL**
- the photograph bears a **TRUE LIKENESS OF THE INDIVIDUAL**

Please complete in Block Capitals

Certifier Full Name	
Company Name	
Profession/Position	
Professional Body Membership Number	
Certifier Company Address	
Certifier Contact Telephone No.	
Certifier Contact Email Address	
Signature	
Date	

**PLACE IDENTITY DOCUMENT HERE
ENSURING THE PHOTOGRAPH IS FACING UP**

PLEASE ENSURE THAT

- THE COPY IS OF GOOD QUALITY
- THE PASSPORT IS:
 - IN DATE
 - CONTAINS THE PASSPORT HOLDERS SIGNATURE
 - CONTAINS THE DOCUMENT IDENTIFICATION NUMBER

Please apply your official stamp opposite



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