



Deed of Postponement

Your information

We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our Privacy Notice provided on our website at natwestinternational.com/global/privacy-notice.html.

We may update this from time to time and would encourage you to visit our website regularly to stay informed of the purposes for which we process your information and your rights to control how we process it.

THIS DEED OF POSTPONEMENT is made the [] day of [] 20 [] BETWEEN The Royal Bank of Scotland International Limited trading as NatWest International (“the Bank” which expression shall include its successors in title and assigns and those deriving title through or under it whether at law or in equity and whether by way of absolute assignment or by way of security only and whether in relation to the whole or to part) and [] of [] (“the Postponing Lender”).

WHEREAS

- By a Legal Charge dated [D|D|M|M|Y|Y|Y|Y] (“the Bank’s Charge”), [] (“the Customer”) charged the Property known as [] [] [] (HM Land Registry title number: []) (“the Property”) to the Bank to secure the monies and liabilities therein mentioned.
- By a Legal Charge dated [D|D|M|M|Y|Y|Y|Y] (“the Postponing Lender’s Charge”) the Customer charged to the Postponing Lender the Property.
- The parties to this Deed have agreed to regulate the priority between the Postponing Lender’s Charge and the Bank’s Charge as set out below.

NOW THIS DEED WITNESSES as follows:

- The Bank’s Charge shall rank in priority to the Postponing Lender’s Charge as a continuing security for the repayment to the Bank of the sum of £ [] plus interest costs and charges.
- The priorities conferred by this Deed shall not extend to any further monies advanced by the Bank in excess of the amount referred to in the previous paragraph.
- Nothing contained in this Deed shall in any way prejudice the exercise by either the Postponing Lender or the Bank of any of their powers under their respective charges which shall remain in full force and effect as continuing securities.
- The Postponing Lender undertakes not to assign or transfer their mortgage to any other person without first procuring that that person enters into a deed with the Bank upon the same terms as this Deed.
- The Postponing Lender hereby consents to registration of the terms of this Deed against the title number of the Property at HM Land Registry.
- This Deed shall be governed by and construed in accordance with English Law.



IN WITNESS of the above the Postponing Lender has this day signed this document as a deed. Signed as a deed for and on behalf of the Postponing Lender by

Full name of Signatory

Designation

Signature

In the presence of

Full name of Witness

Witness Signature

Witness address

Witness occupation

Full name of Signatory

Designation

Signature

In the presence of

Full name of Witness

Witness Signature

Witness address

Witness occupation



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.

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered in Jersey No. 2304. Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

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.

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.

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.

Over 18's only. Security required.

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