



**NatWest**  
International

## Local Mortgage Application | Proof of Address

### 1 | What documents we need

We require **any one** of the following documents:

- Utility bill less than 6 months old (electricity, water, gas, landline telephone, council tax or rates) – We are unable to accept mobile telephone bills or online e-bills
- Bank, Building Society, Credit Card or Mortgage statement, which must be less than 6 months old – We are unable to accept e-statements
- Driving licence issued by the UK, Isle of Man, Guernsey, Gibraltar, an EU member state or USA, provided this has not already been used for confirmation of identity purposes
- For applicants in the Middle East or applicants who have no form of verification we will accept an Employer letter to confirm customers address in line with our employer template - Please discuss with your Mortgage Specialist

Your mortgage specialist can provide more guidance if these documents are not available.

The documents should:

- relate to the applicant's residential address
- contain the applicant's full name or initials and surname
- show evidence of the residential service address being provided if the confirmation document shows a PO Box address

### 2 | How to send us Proof of Address documents

#### Originals or Certified Copies

Please send originals or certified copies to:

#### Isle of Man

Retail Mortgage Centre,  
NatWest International,  
2 Athol Street,  
Douglas,  
Isle of Man, IM99 1AN

#### Guernsey

Channel Islands Mortgage Team,  
NatWest International,  
35 High St,  
St Peter Port,  
Guernsey,  
Channel Islands, GY1 4BE

#### Jersey

Either:

Channel Islands Mortgage Team,  
NatWest International,  
16 Library Place,  
St Helier,  
Jersey,  
Channel Islands, JE4 8NH

or alternatively

Channel Islands Mortgage Team,  
NatWest International,  
Royal Bank House,  
Bath Street,  
St Helier, Jersey,  
Channel Islands, JE4 8PJ

Your mortgage specialist will let you know which one is best.

We're unable to accept letters addressed 'To Whom It May Concern'

Please also upload copies of the documents to the Mortgage Portal in the **Proof of Address** section to allow us to progress the application while we wait for the certified / original documents to arrive.

### 3 | Instructions for certifying documents

The certifier must sign the certified document, and provide:

- their full name
- details of their position or capacity in which they are signing
- Membership number for professional body where applicable
- Company stamp if possible
- their phone number & email address in the case of any queries
- the location of certification
- the date of certification

The document copy **MUST** be of good quality.

The certifier **MUST** have met the applicant in person and seen the original documents they are certifying.

The person certifying the documents should be:

- a lawyer, an advocate or notary public who is a member of a professional body, evidence of which can be obtained from a law society or bar association site.
- an accountant who is member of a recognised professional body working for an international company
- a director, manager or officer of a regulated financial services business in a well regulated jurisdiction equivalent to that of Gibraltar, Jersey, Guernsey and Isle of Man or where the head office is based in an equivalent jurisdiction.
- a company secretary who is a member of a recognised professional body i.e. The Chartered Institute for Securities & Investment (CSI) or ICSA Chartered Secretaries
- an officer of an embassy, consulate or high commission (The embassy must be of an equivalent jurisdiction i.e. British embassy in Pakistan)
- an FCA regulated Mortgage Broker

It's important when choosing a certifier you ensure they:

- certify documents in their capacity as an employee of the company, firm or partnership
- are employed by a company/firm/partnership which has a head office based in an equivalent jurisdiction and certification is undertaken in their capacity as an employee of the company/firm/partnership. Equivalent jurisdiction means a country with the same risk rating as Jersey, Guernsey, Isle of Man and the UK. Your mortgage specialist can provide more information on this.
- are employed by an International company, firm or partnership that has a Head Office based in the UK, Europe, US, Switzerland
- have a professional standing which is readily confirmed via a website
- have a good understanding of English

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

Credit facilities: Over 18's only. Security required.