

Local Mortgage Application | Proof of Identity

1 | What documents we need

We require the following to confirm the applicant's identity.



Your mortgage specialist can provide more guidance if this document is not available.

The document should:

- be current, valid and in date
- have a photograph which is a true likeness of the applicant
- have a signature – if this has changed since the document was signed please complete a change of signature form

2 | How to send us Proof of Identity documents

Option 1 | Mitek

Once the application documents are submitted your Mortgage Specialist will send a Mitek link directly to the applicant requesting they upload their documents.

If you are using Mitek, you do not need to upload anything to the Mortgage Portal.

Mitek is NatWest International's identity verification partner which encrypts the connection to keep data secure. All details are permanently deleted from the Mitek platform when we receive the necessary information.

Option 2 | Certified Copies

If the applicant is not able to use Mitek, we can accept certified copies.

Please send 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:	or alternatively
Channel Islands Mortgage Team, NatWest International, 16 Library Place, St Helier, Jersey, Channel Islands, JE4 8NH	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'

Your Mortgage Specialist may ask you to upload copies of the documents to the Mortgage Portal in the **Proof of Identify** section to allow us to progress the application while we wait for the certified copies to arrive.

3 | Instructions for certifying documents

Please use the Certification Template on page 3 as it contains everything we need.

Please don't send original documents.

Copies must be taken of the page(s) that verify the passport number, signature and photograph, if they are on different pages please certify both pages.

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

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

PLACE IDENTITY DOCUMENT HERE AND PHOTOCOPY ONTO 1 PAGE*

Ensure the copy contains

- Name
- Date of birth
- Document identification number
- Expiry date
- Signature
- Photograph

***Note - Details may be on more than 1 page of the identity document, please ensure all relevant pages are copied and certified. Where certification is provided on separate paperwork to the copy due diligence, then suitable reference must be recorded on the paperwork to link the two together. For example, on a letter confirming authenticity of an attached copy of a Passport/National Identity Card/Driving Licence, the number of the document must be quoted.**

Required wording will then be on the copy, which needs to be certified by the certifier completing the box below and obtaining the company's/ individual certifier's official stamp.

I CERTIFY THAT THE ABOVE IS A TRUE COPY OF THE ORIGINAL DOCUMENT AND THAT THE PHOTOGRAPH BEARS A TRUE LIKENESS OF THE INDIVIDUAL

Certifier's name

Certifier's position

Certifier's Registration No. and Regulatory Body

Certifier's telephone number

Certifier's e mail address

Certifier's signature

Date _____

Affix Company Stamp (including Company address)

Location of Certification

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

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.