



NatWest
International

Local Mortgage Application | Proof of Income

1 | What documents we need

We require all applicants to provide:

An Employer's reference letter - if this is not available we will accept a Contract of Employment

If the application is for joint parties, the employer can confirm both parties reside at the same address stated and include both date of births/ passport numbers.

The following information should be included in the letter from the applicant's employer:

All letters must be on Company headed paper

All letters must be signed by an approver or authorised signatory*

The letter must be addressed to your Mortgage Specialist at the relevant address:

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'

- Name of employee **and** second applicant if applicable
- Residential address of employee **and** second applicant if applicable
- Employed as:
- Fulltime permanent employee since:
- Physical address employee works at
- Gross salary plus allowances
- Bonus structure and last 3 years' bonus figures
- Any other financial incentives e.g. accommodation allowance, school fees allowance, company car etc.

Please note that we are required to perform an independent call back to the employer/signatory of the letter to verify the information.

Depending on the applicant's employment type, we also require the following documents:

- If they are **employed**:
 - 3 months' payslips (if payslips are not available please advise reason)
 - Confirmation of 2 years' Bonus/Commission/other Allowances - if this type of income has been input (evidenced from payslips &/or tax Assessments &/or bank statements &/or employment contract or letter from employer)
- If they are on a **Fixed term contract / Contractor**:
 - Confirmation of Fixed Term Contract/Contractor Income (Employment Contract, Letter from employer)
 - Confirmation of Fixed Term Contract for previous 12 months and showing 12 months in the future
- If they are **Self employed**:
 - Confirmation of Self Employed Income - Last 2 years' audited accounts and tax assessments with a covering letter from accountant clarifying applicant's tax position and income, your mortgage specialist can provide more information on what is required. The applicant must use an approved accountant and your mortgage specialist can provide more information on this.

2 | How to send us Proof of Income documents

Please upload copies of the documents to the Mortgage Portal in the **Proof of Income** section.

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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.