

Mortgage application - Buy to Let



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

Responsible Mortgage Lending Charter

At The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International) we are committed to ensuring that all lending is undertaken in a responsible and sustainable manner. We assess all customer borrowing requirements carefully against personal circumstances to ensure the finance is affordable and repayment of the debt is credible over the life of the mortgage.

Our position as a responsible mortgage lender is supported by comprehensive credit policies which are set out in our Responsible Mortgage Lending Charter:

1. Understanding customers' income

We recognise that our customers' income arrangements can be complex.

Before providing a mortgage or restructuring the terms on an existing mortgage we commit to fully understand how the customer's income is derived, explore the impact of taxation on the customer's income and ensure all income is appropriately evidenced.

2. Ongoing expenditure

When assessing a customer's application for a mortgage or a request to restructure an existing mortgage we obtain information relating to current and expected expenditure over the term of the mortgage. In particular we consider:

- Committed expenditure – for example, other credit commitments such as mortgages/loans, ongoing rental costs and any costs related to maintenance arrangements
- Essential expenditure – for example, costs relating to basic living such as food, travel, insurance and childcare
- Basic quality of living – for example, recreation, holidays, clothes and education costs

3. Assessing affordability

We only offer or agree to restructure a mortgage where we believe that serviceability and repayment is affordable over the life of the mortgage. We will request tangible evidence of income and expenditure in order to assist us with our credit assessments.

We review each customer's income and expenditure to ensure the mortgage being provided is sustainable over its term.

4. Lending into retirement

We always consider whether a mortgage expires beyond a customer's expected retirement date.

Before offering a mortgage or agreeing to change a mortgage with a term that extends beyond a customer's expected retirement date we ensure, and evidence that serviceability and repayment remains affordable both before and after the expected retirement date.

5. Consolidation of existing debt

If the mortgage we provide is intended to repay existing debt we consider various options to minimise the ongoing cost to customers. This includes understanding the customer's wider debt arrangements and the associated costs.

Where repayment of the existing debt is required to support affordability we seek evidence that the existing debt has been repaid.

6. Impact of currency movements

We will take into account the effect of foreign currency exchange rate movements on affordability if your income is in a different currency to your Sterling mortgage repayments.

7. Future interest rate rises

When reviewing a mortgage application or a restructure to an existing mortgage, we always consider the affordability of the mortgage over its life. In particular we consider the impact of potential future interest rate rises.

8. Falling behind on payments

We strongly encourage any customer who considers that they may have difficulty in meeting their borrowing commitments to discuss the situation with us at the earliest opportunity.

In the event of a payment shortfall or ongoing arrears, we commit to treating customers fairly and in a positive empathetic manner, considering the circumstances of the situation.

When such a situation arises the customer will be notified in a timely manner and be given sufficient time to discuss and consider their options. Communication between us and the customer is essential to agreeing a suitable approach for recovering any shortfall or underpayment.

9. Execution only/Non advice

We do not provide advice. If you wish to receive advice on your mortgage or are uncertain how to progress/change your existing mortgage you must obtain independent financial advice.

We can change certain aspects of your mortgage using our Execution Only/Non advice service but you will lose the protection of the bank assessing if the changes you want to make to your existing mortgage are suitable.

If you are changing your mortgage, other than the rate, we will assess affordability in accordance with this Charter.

When we cannot offer you the choice of our Execution only/Non advice service, for example if you want a further advance, you will have to seek independent financial advice.

Should you wish to discuss any element of the Charter please contact us.

The mortgage market in the United Kingdom is regulated by the Financial Conduct Authority through the Mortgage Conduct of Business (MCOB) however that regulation does not extend to Buy to Let mortgages. Consumer Buy to Lets are regulated in the United Kingdom however we do not provide this type of mortgage.

Mortgage application

Please ensure you have seen and understand our 'Terms and Conditions', rate sheet(s) and our 'Tariff of charges' leaflet. These contain all the information you need to be aware of before you apply for a mortgage. If you do not have all of the above items please contact us on +44 (0)1624 632444 to obtain those you are missing.

Please complete in black ink and BLOCK CAPITALS.

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 <https://www.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.

I/We would like to apply for Buy to let mortgage Additional borrowing

I/We would like a mortgage in My sole name Joint names

Will the property be let out for investment purposes? By 'investment' we mean that you are looking to benefit from rental income or future house price growth.

Yes No

If you have ticked 'No' to this question please contact us or your broker to discuss your requirements.

1. Personal details - main applicant

Are you an existing NatWest International customer?

Yes No

If yes, please provide

Account number Sort code

Title

Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name?

Yes No If yes, please specify

Gender

Male Female

Full residential address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If you are not currently a UK resident, do you intend to live in the UK?

Yes No

If yes, known date

or estimated date

Are you or a member of your family likely to live in this property in the future?

Yes No

Address for correspondence

(Only complete if different to residential address)

Postcode

If you are NOT a citizen of the UK or another EU country, on what basis do you reside in the UK?

Two empty text input fields for residence basis.

Date of birth

DDMMYYYY date input field

Country of birth

Country of birth text input field

Town of birth

Town of birth text input field

Country of permanent residence

Country of permanent residence text input field

In which country are you tax resident?

Country of tax residence text input field

Tax/social security number or other local equivalent

Tax/social security number text input field

Are you tax resident in other countries?

Yes

No

If 'Yes' please list here and provide your tax/social security number or other local equivalent

What 'tax resident' means: The country or territory you are a resident for tax, is any place that you may be subject to paying tax

Country

Country text input field

Number

Number text input field

Country text input field

Number text input field

Country text input field

Number text input field

Country text input field

Number text input field

Are you tax resident in more than 5 Countries?

Yes

No

Nationality

Nationality text input field

Other Nationalities/Citizenships

Other Nationalities/Citizenships text input field

Do you have more than 5 Nationalities/Citizenships?

Yes

No

Government issued Personal Identification Number i.e the number on the ID document you are providing - Passport, driving licence etc

Government issued Personal Identification Number text input field

Relationship status

Single

Living with a partner

Married/In a civil partnership

Widowed/Surviving civil partner

Divorced/Separated/Dissolved

Telephone number including international dialling code - home

Telephone number including international dialling code - home text input field

Telephone number including international dialling code - business

Telephone number including international dialling code - business text input field

extn

extn text input field

Mobile telephone number including international dialling code

Mobile telephone number including international dialling code text input field

Other contact number including international dialling code

Other contact number including international dialling code text input field

E mail address

E mail address text input field

Memorable word

Memorable word text input field

(Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Residential status

Home owner

Tenant-Furnished

Tenant-Unfurnished

Living with parents

Other

If other, please specify

If other, please specify text input field

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced If self-employed please state date established

Gross annual salary £

Bonus income (if applicable) £

How are you paid? Cash Cheque Mandated to NatWest International Mandated elsewhere n/a Other

If other, please specify

How often are you paid? Monthly Fortnightly Weekly Other If other, please specify

If with present employers less than 6 months, please supply:

Previous employer's name

Date previous employment commenced

1.2. Current banking details - main applicant

Main bank

Account number Sort code

Type of account

Date of joining main bank

1.3. Financial status - main applicant

Have you ever been insolvent, bankrupt, sequestered, involved in any court proceedings for debt or made arrangements with your creditors or been overdue on loan repayments in the last 6 years?

Yes No

If yes, please provide full details in the additional information section.

**IF YOU ARE APPLYING FOR A MORTGAGE IN YOUR SOLE NAME PLEASE GO TO SECTION 3
FOR MORTGAGES TO BE OPENED IN JOINT NAMES PLEASE COMPLETE ALL REMAINING SECTIONS**

2. Personal details - second applicant

Are you an existing NatWest International customer?

Yes No

If yes please provide Account number Sort code

Title Mr Mrs Miss Ms Other If other, please specify

Surname

First name(s)

Middle name(s)

Previous names (including maiden name or change by deed poll)

Are you known by any other name? Yes No If yes, please specify

Gender Male Female

Full residential address line 1 (Only necessary if different to main applicant)

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If resident at above address less than 3 years please state previous address

Previous address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date of entry to above address

If you are not currently a UK resident, do you intend to live in the UK? Yes No

If so when is this likely to be?

Address for correspondence (Only complete if different to residential address)

Postcode

If you are NOT a citizen of the UK or another EU country, on what basis do you reside in the UK?

Date of birth

Country of birth

Town of birth

Country of permanent residence

In which country are you tax resident? Tax/social security number or other local equivalent

Are you tax resident in other countries?

Yes

No

If 'Yes' please list here and provide your tax/social security number or other local equivalent

What 'tax resident' means: The country or territory you are a resident for tax, is any place that you may be subject to paying tax

Country

Country input fields (4 rows)

Number

Number input fields (4 rows)

Are you tax resident in more than 5 Countries?

Yes

No

Nationality

Nationality input field

Other Nationalities/Citizenships

Other Nationalities/Citizenships input fields (3 rows)

Do you have more than 5 Nationalities/Citizenships?

Yes

No

Government issued Personal Identification Number i.e the number on the ID document you are providing - Passport, driving licence etc.

Government issued Personal Identification Number input field

Relationship status

Single

Living with a partner

Married/In a civil partnership

Widowed/Surviving civil partner

Divorced/Separated/Dissolved

Telephone number including international dialling code - home

Telephone number including international dialling code - home input field

Telephone number including international dialling code - business

Telephone number including international dialling code - business input field with extn field

Mobile telephone number including international dialling code

Mobile telephone number including international dialling code input field

Other contact number including international dialling code

Other contact number including international dialling code input field

E mail address

E mail address input field

Memorable word

Memorable word input field

(Please choose a memorable word of no more than 15 characters. This may be used to confirm certain transactions)

Residential status

Home owner

Tenant-Furnished

Tenant-Unfurnished

Living with parents

Other

If other, please specify

If other, please specify input field

Number of dependants

Number of dependants input field

Age of dependant 1

Age of dependant 1 input field

Nature of dependency

Nature of dependency input fields (2 rows)

Age of dependant 2

Age of dependant 2 input field

Nature of dependency

Nature of dependency input fields (2 rows)

Age of dependant 3

Age of dependant 3 input field

Nature of dependency

Age of dependant 4

Nature of dependency

Additional information to assess your requirements

We have a Vulnerable Persons policy that allows us to provide the best possible service to all of our customers whilst taking into account their individual life stage, health and personal circumstances. Is there anything we need to consider?

Yes No

Do you have any specific requirements regarding the way we correspond with you? e.g. large print.

Please provide details below

2.1. Employment details - second applicant

Occupation

Are you Employed Self-employed Unemployed Homemaker Retired

Anticipated retirement date

Main source of income ie salary

Employer's name

Employer's address line 1

Address line 2

Address line 3

Address line 4

Postcode

Date employment commenced If self-employed please state date established

Gross annual salary £

Bonus income (if applicable) £

How are you paid? Cash Cheque Mandated to NatWest International Mandated elsewhere n/a Other

If other, please specify

How often are you paid? Monthly Fortnightly Weekly Other If other, please specify

If with present employers less than 6 months, please supply:

Previous employer's name

Date previous employment commenced

2.2. Current banking details - second applicant

Main bank

Account number Sort code

Type of account

Date of joining main bank

2.3. Financial status - second applicant

Have you ever been insolvent, bankrupt, sequestered, involved in any court proceedings for debt or made arrangements with your creditors or been overdue on loan repayments in the last 6 years?

Yes No

If yes, please provide full details in the additional information section.

3. Statement of assets and liabilities (For joint applicants please combine assets and liabilities to give a joint statement)

Assets

	£	Details
House(s)/Property	<input type="text"/>	<input type="text"/>
Bank/Building society deposits	<input type="text"/>	<input type="text"/>
Investments - stocks and shares	<input type="text"/>	<input type="text"/>
Other (please state)		
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
Total assets	£ <input type="text"/>	<input type="text"/>

Liabilities

	£	Details
Mortgage(s)	<input type="text"/>	<input type="text"/>
Loans and hire purchase commitments including student loan	<input type="text"/>	<input type="text"/>
Credit and store cards	<input type="text"/>	<input type="text"/>
Other (please state)		
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <input type="text"/>	<input type="text"/>
Total liabilities	£ <input type="text"/>	<input type="text"/>

Loans and hire purchase commitments

Name of lender	<input type="text"/>		
Purpose	<input type="text"/>		
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/> Months remaining <input type="text"/>
Name of lender	<input type="text"/>		
Purpose	<input type="text"/>		
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/> Months remaining <input type="text"/>
Name of lender	<input type="text"/>		
Purpose	<input type="text"/>		
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/> Months remaining <input type="text"/>

Credit and store cards

Issuer	<input type="text"/>	Credit limit	£ <input type="text"/>
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/>
Issuer	<input type="text"/>	Credit limit	£ <input type="text"/>
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/>
Issuer	<input type="text"/>	Credit limit	£ <input type="text"/>
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/>
Issuer	<input type="text"/>	Credit limit	£ <input type="text"/>
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/>
Issuer	<input type="text"/>	Credit limit	£ <input type="text"/>
Balance outstanding	£ <input type="text"/>	Monthly payment	£ <input type="text"/>

4. Statement of monthly income and expenditure

(For joint applicants please combine income and expenditure to give a joint statement)

Monthly income	£ per month	Details
First applicant - earnings after tax and national insurance	£ <input type="text"/>	<input type="text"/>
Second applicant - earnings after tax and national insurance (joint accounts only)	£ <input type="text"/>	<input type="text"/>
Bonus income	£ <input type="text"/>	<input type="text"/>
Rental income	£ <input type="text"/>	<input type="text"/>
Other income (Investments, etc)	£ <input type="text"/>	<input type="text"/>
Total	£ <input type="text"/>	<input type="text"/>

Committed

Monthly expenditure	£ per month	Details
Mortgage(s)	£ <input type="text"/>	<input type="text"/>
Rent	£ <input type="text"/>	<input type="text"/>
Other loans/ Hire Purchase	£ <input type="text"/>	<input type="text"/>
Credit cards (min repayment 5% of balances)	£ <input type="text"/>	<input type="text"/>
Alimony/Maintenance	£ <input type="text"/>	<input type="text"/>
Property tax/service charges (for flats)/ground rent	£ <input type="text"/>	<input type="text"/>
Monthly costs to service repayment strategies for interest only loans	£ <input type="text"/>	<input type="text"/>
Other committed expenditure – please specify	£ <input type="text"/>	<input type="text"/>
Total	£ <input type="text"/>	<input type="text"/>

Basic essential expenditure

Monthly expenditure	£ per month	Details
Food and everyday household goods	£ <input type="text"/>	<input type="text"/>
Utilities (Water/Gas/Electricity/Telephone/ TV Licence)	£ <input type="text"/>	<input type="text"/>
Rates/Council Tax	£ <input type="text"/>	<input type="text"/>
Childcare	£ <input type="text"/>	<input type="text"/>
Home buildings/ contents insurance	£ <input type="text"/>	<input type="text"/>
Travel to work	£ <input type="text"/>	<input type="text"/>
Other essential expenditure – please specify	£ <input type="text"/>	<input type="text"/>
Total	£ <input type="text"/>	<input type="text"/>

Quality of living

Monthly expenditure	£ per month	Details
Clothing and white goods	£ <input type="text"/>	<input type="text"/>
Entertainment/subscriptions/holidays etc	£ <input type="text"/>	<input type="text"/>
Life assurance/ pension etc	£ <input type="text"/>	<input type="text"/>
School fees	£ <input type="text"/>	<input type="text"/>
Petrol/car maintenance/parking	£ <input type="text"/>	<input type="text"/>
Car insurance/road tax	£ <input type="text"/>	<input type="text"/>

Address line 4

Postcode

If this property is being sold, please state

Sale price £

Date of completion

If property is let, please specify annual rental income

£

Payment method (e.g. capital repayment, interest only, endowment)

Property 3

If you currently own a property, please state

Date purchased

Purchase price £ Current value £

Mortgage outstanding £ Monthly payment £

Current interest rate % Term remaining Years

Name of current lender

Property 3 address line 1

Address line 2

Address line 3

Address line 4

Postcode

If this property is being sold, please state

Sale price £

Date of completion

If property is let, please specify annual rental income

£

Payment method (e.g. capital repayment, interest only, endowment)

Property 4

If you currently own a property, please state

Date purchased

Purchase price £ Current value £

Mortgage outstanding £ Monthly payment £

Current interest rate % Term remaining Years

Name of current lender

Property 4 address line 1

Address line 2

Address line 3

Address line 4

Postcode

If this property is being sold, please state

Sale price £

Date of completion

If property is let, please specify annual rental income

£

Payment method (e.g. capital repayment, interest only, endowment)

6. Life assurance

Do you and/or your joint applicant have any existing life assurance policies? Yes No

If yes, please give details below

Life assured

Insurance company

Type of insurance

Sum assured £ Premium per annum £

Maturity date

Life assured

Insurance company

Type of insurance

Sum assured £ Premium per annum £

Maturity date

Life assured

Insurance company

Type of insurance

Sum assured £ Premium per annum £

Maturity date

7. About your mortgage

About the property to be purchased

Please specify the purpose of the property purchase

Property to be let

Please specify how you intend to purchase the property

Buy to let mortgage in your own name

You have requested a Buy to let mortgage, how many other buy to let properties do you own or are you progressing with NatWest Group, including this one?

About your mortgage repayments

Which method of repayment do you require? Capital repayment Interest only

If this will take you beyond your anticipated retirement date, please advise how your mortgage repayments after retirement will be met. You may be asked for evidence of this.

Please state your preferred date for the mortgage payments

Over how many years would you like to make your repayments Years

Interest only - this section must be completed for any requests for interest only borrowing to be considered.

Please specify how you plan to repay the loan. Please include details of both the proposed repayment strategy and its potential to repay the amount borrowed. Evidence will be required.

While we will not provide advice on the suitability of this repayment strategy, we will assess its appropriateness during the application process. Please tick to confirm you are willing to proceed on this basis.

About the loan you require

Please place a cross in the box(es) which best describe your mortgage application

First mortgage Additional mortgage Re-mortgage from another lender Further borrowing

Purchase price £ Less cash from your own sources £

Loan to be repaid to current lenders £ Loan required £

Improvements planned (if applicable) £

Please indicate if this application is for a Green Mortgage rate**

Yes No

**Green mortgage rates are only available to properties with an EPC A or B and only available on a 2 year fixed term

Please indicate the type of interest rate you require

Fixed rate* Base rate tracker*

Term of fixed or tracker rate chosen

years

*At the end of the Fixed rate or Base rate tracker term the rate will automatically switch to the Bank's variable mortgage rate or Buy to Let variable mortgage rate, unless otherwise agreed.

8. Property to be mortgaged

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Please place a cross in the box(es) which best describe the property

Detached Semi-detached Conversion Maisonette Bungalow

Flat conversion Terraced house Purpose built flat Other

If other, please specify

Age of property Years

EPC of the Property

Number of bedrooms

If property is to be let please state anticipated rental per annum

£

Tenure of property Freehold Flying freehold Leasehold* If other, please specify

Is the property to be mortgaged above a commercial premises? Yes No

Please give details of any unusual aspects of the property to be mortgaged e.g location, construction, covenants

* If leasehold, please specify remaining term of unexpired lease Years

If more than one property please use the additional information section at the back of this application form.

Name of selling agent

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Telephone number

Name of Solicitor/
Advocate

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

Telephone number

Fax number

Email address

What name will appear on the title deeds?

New build properties

Please provide details of any incentives offered (eg deposits paid by builders, legal fees and stamp duty, payment of monthly mortgage or rental payments for a given period, cashbacks, cars, holidays)

Description	<input type="text"/>	£	<input type="text"/>
	<input type="text"/>	£	<input type="text"/>
	<input type="text"/>	£	<input type="text"/>
	<input type="text"/>	£	<input type="text"/>

Deduct the total incentives offered from the advertised purchase price to achieve net purchase price

Net purchase price £

Valuation figure/estimate £

9. Broker details (If you have been referred to us by a Broker, please provide contact details)

Please place a cross in this box if you wish us to be able to exchange information on your mortgage application with your Broker whose details appear in this section.

Broker/Intermediary name

Contact name

Phone number

Email address

Firm FCA number

Company

Address line 1

Address line 2

Address line 3

Address line 4

Postcode

10. How do you want to receive your mortgage documents?

We recognise that our customers want a choice of how they receive information and documents from us when arranging their mortgage.

Where possible do you wish to receive all communications regarding your mortgage application by e-mail using the e-mail address provided?

Yes, I want to receive all documents by e-mail only

For your security the documents will be sent in an encrypted format.

You will have to contact us to receive a password to open the documents.

No, I want to receive paper versions

If you were introduced to us by a Mortgage Broker or Independent Financial Adviser we will send the communications to them.

We will still telephone you if this is appropriate.

After we have opened your mortgage account we will send your annual statements, tax certifications and other information by post.

11. Declaration

To: The Royal Bank of Scotland International Limited trading as NatWest International ('the Bank')

- I/We submit this application for a mortgage and declare that the information I/we have provided is a true and accurate reflection of my/our current circumstances.
- I/We undertake to meet all legal and any other costs and expenses incurred in connection with the mortgage/borrowing and any security ultimately granted in your favour.
- In the event of this application being approved I/we undertake to ensure that all fees, costs and expenses relating to this mortgage/borrowing will be paid by me/us.
- I/We confirm that I/we will take appropriate professional advice (including but not limited to legal and tax advice) in relation to this mortgage. I/We further confirm and agree that I/we shall be solely responsible for the reliance on or failure to take such advice.

Credit Assessment

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a 'notice of disassociation' at the credit reference agencies.

However, for this application, you can choose to be treated as financially independent of any person, (except for another party to this application). If you do, by signing this application you declare that you believe your associate's finances will not affect our decision and agree that we may check your declaration. We may decline this application if we find that your declaration is inaccurate. If you want to be treated as financially independent for this application, please place a cross in this box.

Marketing information

NatWest International would like to keep you informed about products, services and offers that we believe may be of interest to you. If you would prefer not to receive this information by any or all of the methods below, please place a cross in the relevant boxes (if you leave these boxes blank we will assume that you are happy to be contacted by these methods):

Letter Phone Email Text

NatWest International will not share your information with third parties for their own marketing purposes without your permission.

Communications about your account

Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

All applicants sign here

Main applicant

Signed

Date _____

Second applicant

Signed

Date _____

Transfer of loans: The Bank reserves the right to transfer, assign or otherwise dispose of the loan and any security granted therefore to any company, person or body without notice to the borrower. In the event of any such transfer, assignation or other disposal taking place, the Bank undertakes (firstly) that the policy of any such third party relating to the handling of arrears and the setting of mortgage interest rates will be no less favourable to the borrower than that of the Bank, and (secondly) that, for a period of at least five years after such a transfer, the Bank will handle arrears as the agent of the transferee or assignee.

Mortgages are offered by The Royal Bank of Scotland International Limited trading as NatWest International (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.

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.

Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

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. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road and Gibraltar.

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

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

YOU SHOULD CHECK THAT FURTHER BORROWING AND INTEREST ONLY MORTGAGES WILL MEET YOUR NEEDS IF YOU WANT TO MOVE OR SELL YOUR HOME OR PROPERTY OR YOU WANT YOUR FAMILY TO INHERIT IT. IF YOU ARE IN ANY DOUBT, SEEK INDEPENDENT ADVICE.

Credit facilities: Over18's only. Security required.

If you are not satisfied with any of our products or services, we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from us upon request.

Calls may be recorded.