

# 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

For details of how we and others will use your information, please refer to our Privacy Notice available at [natwestinternational.com/privacynotice](http://natwestinternational.com/privacynotice) or ask your usual contact at the Bank.

When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

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 and tax/social security number or other local equivalent input fields

Are you tax resident in other countries?

Yes/No checkboxes and instruction: 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

Four stacked text input fields for country

Number

Four stacked text input fields for number

Are you tax resident in more than 5 Countries?

Yes/No checkboxes

Nationality

Nationality text input field

Other Nationalities/ Citizenships

Four stacked text input fields for other nationalities/citizenships

Do you have more than 5 Nationalities/Citizenships?

Yes/No checkboxes

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 checkboxes

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 with extn 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 with instruction: (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 checkboxes

If other, please specify

If other, please specify text input field

Number of dependants	<input type="text"/>
Age of dependant 1	<input type="text"/>
Nature of dependency	<input type="text"/>
	<input type="text"/>
Age of dependant 2	<input type="text"/>
Nature of dependency	<input type="text"/>
	<input type="text"/>
Age of dependant 3	<input type="text"/>
Nature of dependency	<input type="text"/>
	<input type="text"/>
Age of dependant 4	<input type="text"/>
Nature of dependency	<input type="text"/>
	<input type="text"/>

**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

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**1.1. Employment details - main applicant**

Occupation	<input type="text"/>
Are you	Employed <input checked="" type="checkbox"/> Self-employed <input checked="" type="checkbox"/> Unemployed <input checked="" type="checkbox"/> Homemaker <input checked="" type="checkbox"/> Retired <input checked="" type="checkbox"/>
Anticipated retirement date	<input type="text" value="M Y Y Y Y"/>
Main source of income ie salary	<input type="text"/>
Employer's name	<input type="text"/>
Employer's address line 1	<input type="text"/>

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 field

Other Nationalities/Citizenships input field

Other Nationalities/Citizenships 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 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

extn

extn input 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 field

Nature of dependency input field

Age of dependant 2

Age of dependant 2 input field

Nature of dependency

Nature of dependency input field

Nature of dependency input field

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, sequestrated, 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"/>
<b>Total assets</b>	£ <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"/>
<b>Total liabilities</b>	£ <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"/>
<b>Total</b>	£ <input type="text"/>	<input type="text"/>

**Committed****Monthly expenditure****£ per month****Details**

Mortgage(s)

£ 

Rent

£ Other loans/  
Hire Purchase£ 

Credit cards (min repayment 5% of balances)

£ 

Alimony/Maintenance

£ 

Property tax/service charges (for flats)/ground rent

£ 

Monthly costs to service repayment strategies for interest only loans

£ 

Other committed expenditure – please specify

£ **Total**£ **Basic essential expenditure****Monthly expenditure****£ per month****Details**Food and everyday  
household goods£ 

Utilities (Water/Gas/Electricity/Telephone/ TV Licence)

£ 

Rates/Council Tax

£ 

Childcare

£ Home buildings/  
contents insurance£ 

Travel to work

£ 

Other essential expenditure – please specify

£ **Total**£ **Quality of living****Monthly expenditure****£ per month****Details**

Clothing and white goods

£ 

Entertainment/subscriptions/holidays etc

£ Life assurance/  
pension etc£ 

School fees

£ Petrol/car  
maintenance/parking£ 

Car insurance/road tax

£

Other quality of living expenditure - please specify

£

**Total** £

**5. Existing property details**

Please provide the addresses of any existing properties owned. Please let your mortgage manager know if you have more than four properties and are unable to provide addresses for each in this application.

**Property 1**

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 1 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 2**

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 2 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 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

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## 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 RBS Group, including this one?

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### 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

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**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.

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### 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 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

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

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

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## 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.

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## 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.

### How we use and share your information

#### (a) Credit reference and Fraud prevention agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice.

The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

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.

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. We may also obtain information about you from fraud prevention agencies.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide services to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering in order to protect their business and to comply with laws that apply to them.

Further information about credit reference agencies, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies. The main agencies we use are Experian ([www.experian.co.uk/crain](http://www.experian.co.uk/crain)), Equifax ([www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)) and Callcredit ([www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)). We may use other agencies from time to time. For more information about the agencies we use, see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

### (b) With other RBS companies

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will normally keep your information for up to 6 years (or 10 years in Jersey), but we may keep it for longer if required by us or other RBS companies in order to comply with legal and regulatory requirements.

We and other RBS companies may use your information in order to improve the relevance of our products and marketing.

### (c) With other Third Parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, tax authorities, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers.

### 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.

### Confirming your agreement

By signing this application you confirm that you have read and understood how we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Privacy Notice at [natwestinternational.com/privacynotice](http://natwestinternational.com/privacynotice)

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.