

Mortgage application - Broker Buy to Live



NatWest
International

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 credit we commit to fully understand how the customer's income is received, 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 credit 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 mortgages 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 credit 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 credit application, 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.

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

The mortgage market is regulated in the United Kingdom through the Mortgage Conduct of Business (MCOB) regulation. The MCOB regulation is undergoing significant changes following the Mortgage Market Review (MMR). More information on MMR is available from the FCA website:

<http://www.fca.org.uk/firms/firm-types/mortgage-brokers-and-home-finance-lenders/mortgage-market-review>

Welcome

We welcome you to NatWest International and thank you for choosing us. To help us determine whether we can provide you with the services you have asked for, please answer all the questions on this form.

These mortgage products are provided to you by NatWest International.

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 632345 to obtain those you are missing.

Your information

For details of how we and others will use your information, please refer to our Privacy Notice available at 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 live mortgage Additional borrowing

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

1. Personal details - main applicant

Are you an existing 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 so when is this likely to be?

If within the next 2 years what impact will this have on your financial position?

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 Number

Are you tax resident in more than 5 Countries? Yes No

Nationality

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 before providing you with advice?

Yes No

Please provide details below

1.1. Employment details - main applicant

Occupation

Are you Employed Self-employed (owning more than 20% of the business) 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 £

If the primary currency of your income is NOT Pounds Sterling what do you consider is the primary currency of your income?

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 12 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, 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.

**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?

If within the next 2 years what impact will this have on your financial position?

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 Number

Are you tax resident in more than 5 Countries? Yes No

Nationality

Other Nationalities/
Citizenships

Three horizontal input fields for listing other nationalities or citizenships.

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.

Horizontal input field for government issued Personal Identification Number.

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

Horizontal input field for home telephone number.

Telephone number including international dialling code - business

Horizontal input field for business telephone number, with an 'extn' label and a smaller input field for extension.

Mobile telephone number including international dialling code

Horizontal input field for mobile telephone number.

E mail address

Horizontal input field for email address.

Memorable word

Horizontal input field for a memorable word, with a note: "(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

Horizontal input field for specifying other residential status.

Number of dependants

Small horizontal input field for the number of dependants.

Age of dependant 1

Small horizontal input field for the age of the first dependant.

Nature of dependency

Horizontal input field for the nature of dependency for the first dependant.

Second horizontal input field for the nature of dependency for the first dependant.

Age of dependant 2

Small horizontal input field for the age of the second dependant.

Nature of dependency

Horizontal input field for the nature of dependency for the second dependant.

Second horizontal input field for the nature of dependency for the second dependant.

Age of dependant 3

Small horizontal input field for the age of the third dependant.

Nature of dependency

Horizontal input field for the nature of dependency for the third dependant.

Second horizontal input field for the nature of dependency for the third dependant.

Age of dependant 4

Small horizontal input field for the age of the fourth dependant.

Nature of dependency

Horizontal input field for the nature of dependency for the fourth dependant.

Second horizontal input field for the nature of dependency for the fourth dependant.

Additional information to assess your requirements

We have a Vulnerable Persons policy that allows us to provide the best possible advice 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

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 £

If the primary currency of your income is NOT Pounds Sterling what do you consider is the primary currency of your income?

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 12 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"/>
Total assets	£ <input type="text"/>	<input type="text"/>
Liabilities		Details
Mortgage(s)	£ <input type="text"/>	<input type="text"/>
<input type="text"/>	£ <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

Purpose

Balance outstanding £ Monthly payment £ Months remaining

Name of lender

Purpose

Balance outstanding £ Monthly payment £ Months remaining

Name of lender

Purpose

Balance outstanding £ Monthly payment £ Months remaining

Credit and store cards

Issuer Credit limit £

Balance outstanding £ Monthly payment £

Issuer Credit limit £

Balance outstanding £ Monthly payment £

Issuer Credit limit £

Balance outstanding £ Monthly payment £

Issuer Credit limit £

Balance outstanding £ Monthly payment £

Issuer Credit limit £

Balance outstanding £ Monthly payment £

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"/>
Joint bonus income	£ <input type="text"/>	<input type="text"/>
Joint rental income	£ <input type="text"/>	<input type="text"/>
Joint 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"/>

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

£

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

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

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

£

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

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

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

£

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

To be occupied by you or a family member 2nd OR holiday home for personal use

Please specify how you intend to purchase the property

Buy to live mortgage in your own name

Buy to live mortgage through your own special purpose vehicle* e.g offshore company

*Special purpose vehicles are structures such as offshore companies, established by the customer following their own independent tax or financial advice.

About the loan you require

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

First mortgage Re-mortgage from another lender Additional borrowing

Purchase price £ Less cash from your own sources £

Loan to be repaid to current lenders £ Mortgage required £

Improvements planned (if applicable) £

Please indicate the type of interest rate you require

Fixed rate* Base rate tracker*

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

If appropriate please indicate the term of Fixed rate

years

Please state your preferred date for the mortgage repayments

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

years

Source of own funds

What will be the source of your own funds to be used for purchasing the property? Where are these funds held currently? Please be specific and provide a description.

If property improvements are planned, please provide details below. (You may be required to provide written estimates).

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

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

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

What is the commercial aspect?

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/
Conveyancer

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?

Will any person over 17, other than the applicant(s), be occupying the property? Yes No

If yes, please provide details of their name and relationship to you as a Form of Consent may be required

Name

Relationship to you

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

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.

I/we confirm that (enter name of Broker firm)

has provided all advice in respect of this mortgage application.

Contact name

Telephone number

Email address

Firm FCA number

Main applicant

Signed

Date _____

Second applicant

Signed

Date _____

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.

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), Equifax (www.equifax.co.uk/crain) and Callcredit (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

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. 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 Glatigny 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, 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.

IF YOUR INCOME IS NOT DENOMINATED IN STERLING, THE CURRENCY EQUIVALENT OF YOUR MONTHLY MORTGAGE REPAYMENTS WILL FLUCTUATE AS A RESULT OF EXCHANGE RATE FLUCTUATION.

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.

CHANGES IN THE EXCHANGE RATE MAY INCREASE THE STERLING EQUIVALENT OF YOUR DEBT.

Credit facilities: Over 18'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.