

Mortgage application - Broker Buy to Live



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

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 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	<input type="text"/>	Number	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>

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

Nationality

[illegible]

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

[illegible]

Telephone number including international dialling code - home

[illegible][illegible][illegible][illegible]

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

Home owner ☒ Tenant-Furnished ☒ Tenant-Unfurnished ☒ Living with parents ☒ Other ☒

[illegible][illegible][illegible][illegible][illegible][illegible]

--	--

[illegible][illegible]

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	<input type="text"/>	
Are you	Employed <input checked="" type="checkbox"/> Self-employed (owning more than 20% of the business) <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"/>	
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	<input type="text"/>	
Address line 3	<input type="text"/>	
Address line 4	<input type="text"/>	
Postcode	<input type="text"/>	
Date employment commenced	<input type="text"/>	If self-employed please state date established <input type="text"/>
Gross annual salary	£ <input type="text"/>	
If the primary currency of your income is NOT Pounds Sterling what do you consider is the primary currency of your income?		
<input type="text"/>		
Bonus income (if applicable)	£ <input type="text"/>	
How are you paid?	Cash <input checked="" type="checkbox"/> Cheque <input checked="" type="checkbox"/> Mandated to NatWest International <input checked="" type="checkbox"/> Mandated elsewhere <input checked="" type="checkbox"/> n/a <input checked="" type="checkbox"/> Other <input checked="" type="checkbox"/>	
If other, please specify	<input type="text"/>	
How often are you paid?	Monthly <input checked="" type="checkbox"/> Fortnightly <input checked="" type="checkbox"/> Weekly <input checked="" type="checkbox"/> Other <input checked="" type="checkbox"/> If other, please specify <input type="text"/>	
If with present employers less than 12 months, please supply:		
Previous employer's name	<input type="text"/>	
Date previous employment commenced	<input type="text"/>	

1.2. Current banking details - main applicant

Main bank	<input type="text"/>																									
Account number	<input type="text"/>								Sort code	<input type="text"/>																
Type of account	<input type="text"/>																									
Date of joining main bank	<input type="text"/>																									

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	<input type="text"/>								Sort code	<input type="text"/>															
Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Other	<input type="checkbox"/>	If other, please specify	<input type="text"/>														
Surname	<input type="text"/>																									
First name(s)	<input type="text"/>																									
Middle name(s)	<input type="text"/>																									
Previous names (including maiden name or change by deed poll)	<input type="text"/>																									
Are you known by any other name?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	If yes, please specify	<input type="text"/>																				
Gender	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>																						
Full residential address line 1 (Only necessary if different to main applicant)	<input type="text"/>																									
Address line 2	<input type="text"/>																									
Address line 3	<input type="text"/>																									
Address line 4	<input type="text"/>																									
Postcode	<input type="text"/>				<input type="text"/>																					
Date of entry to above address	<input type="text"/>																									

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

Previous address line 1	<input type="text"/>																									
Address line 2	<input type="text"/>																									
Address line 3	<input type="text"/>																									

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

[illegible]

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

[illegible]

☒ Single
 ☐ Living with a partner
 ☐ Married/In a civil partnership
 ☐ Widowed/Surviving civil partner
 ☐ Divorced/Separated/Dissolved
 ☐

[illegible][illegible][illegible][illegible]

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

Home owner ☒ Tenant-Furnished ☒ Tenant-Unfurnished ☒ Living with parents ☒ Other ☒

--

--	--

--	--

[illegible][illegible]

--	--

[illegible][illegible]

--	--

[illegible][illegible]

--	--

[illegible][illegible]

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?

Please provide details below

[illegible]

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	<input type="text"/>																									
Account number	<input type="text"/>								Sort code	<input type="text"/>																
Type of account	<input type="text"/>																									
Date of joining main bank	<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	

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		
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	<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"/>
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"/>

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

£

Do you expect any material change, both positive and negative, in your expenditure in the foreseeable future i.e. education/university costs, relocation, etc?

Yes ☒ No ☒

Please provide details

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	<input type="text"/>	
Insurance company	<input type="text"/>	
Type of insurance	<input type="text"/>	
Sum assured	£ <input type="text"/>	Premium per annum £ <input type="text"/>
Maturity date	<input type="text"/>	
Life assured	<input type="text"/>	
Insurance company	<input type="text"/>	
Type of insurance	<input type="text"/>	
Sum assured	£ <input type="text"/>	Premium per annum £ <input type="text"/>
Maturity date	<input type="text"/>	
Life assured	<input type="text"/>	
Insurance company	<input type="text"/>	
Type of insurance	<input type="text"/>	
Sum assured	£ <input type="text"/>	Premium per annum £ <input type="text"/>
Maturity date	<input type="text"/>	

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 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* ☒

*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).

Source of wealth – please provide details of where wealth originated i.e. savings from earnings, sale of property etc. Generic answers such as investments or savings are not acceptable*

[illegible]

If you are not currently living in the jurisdiction where the account will be held (e.g. Isle of Man, Guernsey), please provide an explanation as to why you need the account.

[illegible]

*The Bank may require you to supply evidence to support the information you have provided.

About your fees and total borrowing

In some cases the following fees can be added your mortgage.

Product fee: A non-refundable fee for booking the funds for your mortgage. This is charged by the Bank and paid the date your mortgage draws down or before.

Drawdown fee: On the date when the mortgage proceeds are remitted to the Bank's legal representative, we will charge an administration fee for attending to this matter.

Please indicate below if you wish these fees to be added to your borrowing

Product fee ☐ Drawdown fee ☐

You should note that the interest on these fees will be payable from the date they are added to your borrowing. To avoid paying interest on these fees, you have the option of paying these in full when they arise.

The following fees must be paid before drawdown of the loan.

Valuation fee: A fee paid to the surveyor who conducts the valuation. This fee must be paid directly to the surveyor.

Legal fees: These are the fees payable to both your and the Bank's legal representative or conveyancer who will be needed to complete the necessary legal work.

About your property valuation

We may require your property to be valued as a condition of the loan. However, you may want to commission a more detailed report on the condition of the property for your own information. Please select the type of property valuation you would like.

Standard Valuation Report

This is a general overview of the property solely for the purpose of arriving at a current market value to enable the lender to determine the amount of the mortgage. It should not be relied on to assess the suitability or saleability of the property. The valuer will enter the property but will not access roofspaces, lift carpets etc.

Home Buyer's Report

This is a more detailed assessment of the property commissioned for your information. The valuer will carry out a more extensive survey of the property commenting on the state of repair and condition and identifying defects or problems that are urgent or significant.

8. Property to be mortgaged

Address line 1

[illegible]

Address line 2

[illegible]

Address line 3

[illegible]

Address line 4

[illegible]

Detached ☐ Semi-detached ☐ Conversion ☐ Maisonette ☐ Bungalow ☐
Flat conversion ☐ Terraced house ☐ Purpose built flat ☐ Other ☐

 Years

--	--

Freehold ☒ Flying freehold ☒ Leasehold* ☒ If other, please specify

☒ No ☒

[illegible][illegible]

Years

[illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible]

[illegible]

☒ No ☒

[illegible][illegible]

£

--	--	--	--	--	--	--	--

£

--	--	--	--	--	--	--	--

£

--	--	--	--	--	--	--	--

£

--	--	--	--	--	--	--	--

£

--	--	--	--	--	--	--	--

£							
---	--	--	--	--	--	--	--

[illegible][illegible][illegible][illegible][illegible]

Date _____

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.

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.

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.

Additional information section

For bank use only

New mortgage
account number

[illegible]

Sort code

--	--	--	--	--	--

Method of identification

[illegible]

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.