



NatWest
International

UK Mortgage Application | Proof of Address

1 | What documents we need

We require **any one** of the following documents:

- Utility bill less than 6 months old (electricity, water, gas, landline telephone, council tax or rates) – We are unable to accept mobile telephone bills or online e-bills
- Bank, Building Society, Credit Card or Mortgage statement, which must be less than 6 months old – We are unable to accept e-statements
- Driving licence issued by the UK, Isle of Man, Channel Islands, Gibraltar, an EU member state or USA, provided this has not already been used for confirmation of identity purposes
- For applicants in the Middle East or applicants who have no form of verification we will accept an Employer letter to confirm customers address in line with our employer template - Please discuss with your Mortgage Specialist

Your mortgage specialist can provide more guidance if these documents are not available.

The documents should:

- relate to the applicant's residential address
- contain the applicant's full name or initials and surname
- show evidence of the residential service address being provided if the confirmation document shows a PO Box address

2 | How to send us Proof of Address documents

Originals or Certified Copies

Please send originals or certified copies to: International Mortgage Team, NatWest International, 2 Athol St, Douglas, IM99 1AN

Please also upload copies of the documents to the Broker Portal in the **Proof of Address** section to allow us to progress the application while we wait for the certified / original documents to arrive.

3 | Instructions for certifying documents

The certifier must sign the certified document, and provide:

- their full name
- details of their position or capacity in which they are signing
- Membership number for professional body where applicable
- Company stamp if possible
- their phone number & email address in the case of any queries
- the location of certification
- the date of certification

The document copy **MUST** be of good quality.

The certifier **MUST** have met the applicant in person and seen the original documents they are certifying.

The person certifying the documents should be:

- a lawyer, an advocate or notary public who is a member of a professional body, evidence of which can be obtained from a law society or bar association site.
- an accountant who is member of a recognised professional body working for an international company
- a director, manager or officer of a regulated financial services business in a well regulated jurisdiction equivalent to that of Gibraltar, Jersey, Guernsey and Isle of Man or where the head office is based in an equivalent jurisdiction.
- a company secretary who is a member of a recognised professional body i.e. The Chartered Institute for Securities & Investment (CSI) or ICSA Chartered Secretaries
- an officer of an embassy, consulate or high commission (The embassy must be of an equivalent jurisdiction i.e. British embassy in Pakistan)
- an FCA regulated Mortgage Broker

It's important when choosing a certifier you ensure they:

- certify documents in their capacity as an employee of the company, firm or partnership
- are employed by a company/firm/partnership which has a head office based in an equivalent jurisdiction and certification is undertaken in their capacity as an employee of the company/firm/partnership. Equivalent jurisdiction means a county with the same risk rating as Jersey, Guernsey, Isle of Man and the UK. Your mortgage specialist can provide more information on this.
- are employed by an International company, firm or partnership that has a Head Office based in the UK, Europe, US, Switzerland
- have a professional standing which is readily confirmed via a website
- have a good understanding of English

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 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, 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.

Credit facilities: Over 18's only. Security required.