



NatWest
International

UK Mortgage Application | Proof of Income

1 | What documents we need

We require all applicants to provide:

- An Employer's reference letter** - if this is not available we will accept a Contract of Employment

If the application is for joint parties, the employer can confirm both parties reside at the same address stated and include both date of births/ passport numbers.

The following information should be included in the letter from the applicant's employer:

- All letters must be on Company headed paper
- All letters must be signed by an approver or authorised signatory*
- The letter must be addressed to your Mortgage Specialist at this address:

Mortgage Specialist's Name
NatWest International Intermediary & Specialist Lending Unit
PO BOX 350
2nd Floor
2-4 Regent Street,
Douglas,
Isle of Man,
IM99 1NJ

We're unable to accept letters addressed 'To Whom It May Concern'

- Name of employee **and** second applicant if applicable
- Residential address of employee **and** second applicant if applicable
- Date of birth of employee **and** second applicant if applicable
- Passport Number of employee **and** second applicant if applicable
- Employed as:
- Fulltime permanent employee since:
- Physical address employee works at

- Gross salary plus allowances
- Bonus structure and last 3 years' bonus figures
- Any other financial incentives e.g. accommodation allowance, school fees allowance, company car etc.

Please note that we are required to perform an independent call back to the employer/signatory of the letter to verify the information.

Depending on the applicant's employment type, we also require the following documents:

- If they are **employed**:
 - 3 months' payslips (if payslips are not available please advise reason)
 - Confirmation of 2 years' Bonus/Commission/other Allowances - if this type of income has been input (evidenced from payslips &/or tax Assessments &/or bank statements &/or employment contract or letter from employer)
- If they are on a **Fixed term contract / Contractor**:
 - Confirmation of Fixed Term Contract/Contractor Income (Employment Contract, Letter from employer)
 - Confirmation of Fixed Term Contract for previous 12 months and showing 12 months in the future
- If they are **Self employed**:
 - Confirmation of Self Employed Income - Last 2 years' audited accounts and tax assessments with a covering letter from accountant clarifying applicant's tax position and income, your mortgage specialist can provide more information on what is required. The applicant must use an approved accountant and your mortgage specialist can provide more information on this.

2 | How to send us Proof of Income documents

Please upload copies of the documents to the Broker Portal in the **Proof of Income** section.

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.