



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 Mortgage 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

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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.