

UK Mortgage Application | Tax consent form

Your recently agreed mortgage facility...

The Bank reviewed information provided by you, and concluded that interest payments on the mortgage you have requested from the Bank is subject to UK withholding tax because the interest will be paid from a UK source and RBS International Limited is resident for tax purposes in Jersey.

If due to your circumstances interest will not be sourced in the UK, please contact your Mortgage Specialist immediately to clarify that. The Bank does not provide tax advice so we recommend that you seek your own tax advice regarding withholding tax from your tax advisor.

The Bank strives to limit withholding tax formalities for its clients to the bare minimum and, therefore, we will apply to HM Revenue & Customs for an exemption from that tax available under the double tax agreement that exists between the UK and Jersey.

Returning the signed documents...

Please complete and sign the form below and return the document to the following address: International Mortgage Team, NatWest International, 2 Athol St, Douglas, IM99 1AN:

Please let your Mortgage Specialist know if you wish to receive more clarification on withholding tax on interest.

Consent Form for UK Sourced Interest Payments To: The Royal Bank of Scotland International Limited ("RBS International") Royal Bank House 71 Bath Street St Helier Jersey JE4 8PJ **Return Completed Form To:** International Mortgage Team NatWest International 2 Athol St Douglas IM99 1AN: Named Account Holder(s): Mortgage Account Number: Mortgage Ref number from the Offer Letter for example NBN0123456 1. I confirm that interest payments on the above mortgage will be sourced from the United Kingdom and I will notify RBS International in writing in advance, if this should change; 2. I consent to RBS International seeking exemption from UK withholding tax on interest payments on the above mortgage on my behalf from HMRC; and 3. I authorise and consent to RBS International providing all necessary information about me and the above mortgage, to UK HMRC and Jersey Comptroller of Taxes in order to seek the above exemption. Signature Date Date

All information in this promotional literature relating to taxation is for information purposes only and is based upon current legislation, which may change, and the availability and value of any tax relief will depend on your individual circumstances. In providing this information we are not acting as tax advisers and we strongly recommend that you seek independent professional advice if you are in any doubt over your personal circumstances. We shall not be liable for any loss resulting from reliance upon this information.

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Guernsey business address: Royal Bank Place, 1 Glategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. 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.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary

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. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.

YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Over 18's only. Security required.

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.

Calls may be recorded