Mortgage Application form

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

For details of how we and others will use your information, please refer to our Privacy Notice available at natwestinternational.com/privacynotice or ask your usual contact at the Bank.

When we use and share personal and financial information, we do so on the basis that we have a legitimate interest to prevent fraud and money laundering, to manage our risk and to protect our business and to comply with laws that apply to us (including verifying your identity and assessing the suitability of our products).

I/We would like to apply fo	Buy to live mortgage X Additional borrowing X
I/We would like a mortgag	ge in My sole name X Joint names X
1. Personal details - m	ain applicant
Are you an existing customer?	Yes X No X
If yes, please provide	Account number Sort code
Title	Mr Mrs Miss Ms Other I 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 X Female X
Full residential address line 1	
Address line 2	
Address line 3	
Address line 4	
Postcode	
Date of entry to above address	[M]M[Y]Y[Y]Y
If resident at above addres	s less than 3 years please state previous address
Previous address line 1	
Address line 2	

Address line 3																								\Box						
Address line 4																														
Postcode																														
Date of entry to above address	MN	1 Y	Υ	Υ	Υ																									
If you are not currently a U	JK resid	dent,	do y	ou ii	nter	nd to	live	in t	he U	K?																				
	Yes	X	No	Χ																										
If so when is this likely to be?	DD	M	M	Υ	Υ	Υ	Y																							
If within the next 2 years w	vhat im	pact	will	this	hav	e or	you	r fir	anc	ial p	oosi	tion	?																	
																														_
																								_			_			_
																								_	_	_	_			-
																														-
Address for																								_		_	_	_		_
correspondence (Only complete if different		+			_	+	+	_	_	_		_			_	_			_	_	_	_	_	Ļ	_	Ļ	Ļ	_		_
to residential address)		<u> </u>				_	<u> </u>	_									_			_	_	_		╧		╘	_	_		Щ
																										L		_		
Postcode																														
If you are NOT a citizen of	the UK	or a	noth	ner E	Uc	ount	ry, c	n w	hat	bas	is d	o yo	u re	esid	e in	the	UK	?												
																								I			I			
Date of birth	DD	M	М	Υ	Υ	Υ	Y																							
Country of birth																														
Town of birth																								Π						
Country of permanent residence								T		Π											I			T	T	Τ	T			
In which country are you tax resident?								İ									num													
Are you tax resident in other countries?	Yes	X	No	Χ] If	'Yes	s' ple	ase	list	her	e ar	nd pi	rovi	de y	/oui	r ta	x/so	cia	lse	curi	ty n	uml	ber	or c	othe	r lo	cal e	equi	vale	ent
What 'tax resident' means	: The c	ount	ry o	r ter	rito	ry yo	ou ar	e a	resi	den	t foi	tax	, is	any	pla	ice	that	you	u m	ay b	e s	ubje	ct t	o pc	niyı	g ta	ΙX			
Country												Ν	lum	ber										\prod						
											1				Γ									T	T	T	٦			
											1				Ē			T	T			T		Ŧ	T	$\overline{}$	$\vec{\exists}$			
Are you tax resident in more than 5 Countries?	Yes	X	No	Χ	<u> </u>		-		<u> </u>	_	_							_									_			
Nationality		T				T		Τ		Τ					Π		Τ			Τ	Τ	Τ		Т	Τ	Π	Τ	Т		

Other Nationalities/ Citizenships				I																										I						\perp			
·				T				Τ			Τ				Τ	T					Τ	T								T						Τ	T	T	
				Ť			Ħ	Ť			Ť				Ť	Ť				Ħ	Ť	Ť	Ť						Ŧ	Ť				Ħ	Ť	一	Ť		
				+				+			+	_			+	_					-	+	+	_					÷	+	_				÷		<u> </u>	_	_
								_																															
Do you have more than 5 Nationalities /Citizenships?	Yes	Χ	<u>, </u>	N	lo	X																																	
Government issued Persor	nal Id	den	tifi	cat	tio	n N	lun	nbe	er	i.e	th	e n	um	nbe	ero	n t	he	ID	doc	um	ent	t yo	u a	re	oro	vidi	ng	- Po	ass	poi	t, (driv	ving	g lic	en	се	etc.		
																							_																
Relationship status	Sing	le	Χ		Liv	ing	j wi	th	a p	oar	tn	er	Χ					/In o		/il	Χ	V c	/ide	pa	ed/: rtne	Sur er	vivi	ng	Χ		Div Dis	ord sol	ced vec	l/Se d	pa	ırate	ed/	Χ	
Telephone number includir	ng in	ter	na	tio	na	l di	alli	ng	cc	ode	e -	ho	me	9	_	_					_	_	_						_	_	_			_	_	_	_		
																							_																
Telephone number includir	ng in	ter	na	tio	na	l di	alli	ng	cc	ode	- =	bu	sin	ess	S				_	_	_	_	_	_					_	_			1			_	_		_
				_				_																									e	xtn	L		_		
Mobile telephone number i	inclu	din	g i	nte	ern	ati	on	al d	dic	llir	ng	со	de		_					_	_	_	_	_					_	_	_			_	_	_	_	_	_
													_																								_		
E mail address																																					\perp		
Memorable word											I									(F T	Pleo his	ise o may	hoo be	use	a m ed to	emo co	orat ofiri	ole v m ce	vord erta	d of in t	no ran	mo sac	re t tior	han 1s)	15	cha	rac	ters	
Residential status	Hon	ne d	owi	nei	r [Χ	-	Гег	na	nt-	·Fu	ırn	ish	ed		X	Т	en	ant-	Un	fur	nisl	ned		Χ	Li	vin	g w	ith	pa	rer	nts	X		O	ther	- [X	
Residential status If other, please specify	Hom	ne d	owi	nei	r [Χ] -	Ге	na	nt-	·Fu	ırn	ish	ied)	X	Т	end	ant-	Un	fur	nisl	ned		Χ	Li	vin	g w	ith	pa	rer	nts	×		O	thei	<u>-</u> [X	
	Hom	ne d	owi	nei	r [X] -	Гег	na	nt-	·Fu	irn	ish	ied		X	Т	end	ant-	Un	fur	nisl	ned		X	Li	vin	g w	ith	pa	rer	nts	×		O	thei	_	X	
If other, please specify	Hom	ne d)	nei	r	X] -	Ге	na	nt-	·Fu	irn	ish	ied		X	Т	end	ant-	·Un	fur	nisl	ned		X	Li	vin	g w	ith	pa	rer	nts	×		Of	thei		X	
If other, please specify Number of dependants	Hom	ne d		ner	r [X		Тег	na	nt-	·Fu	ırn	ish	ed		X	Т	end	ant-	Un	fur	nisl	ned		X	Li	vin	g w	ith	pa	rer	nts	×		Of	thei	<u> </u>	X	
If other, please specify Number of dependants Age of dependant 1	Hom	ne d		ner	r	X		Гег	na	nt-	·Fu	irn	ish	ed		X I	T	end	ant-	Un	fur	nisl	ned		X	Li	vin	g w	ith	pa	rer	nts	×			the		X	
If other, please specify Number of dependants Age of dependant 1	Hom	ne d		ner	r	X		Ген	na	nt-	Fu	ırn	ish	ied				end	ant-	Un	fur	nisl	ned		X	Li	vin	g w	ith	pa	rer	nts	×		O ⁺	the		X	
If other, please specify Number of dependants Age of dependant 1 Nature of dependency	Hom	ne d		T T	r	X		Ген	na	nt-	Fu	ırn	ish	ed			T	end	ant-	Un	fur	nisl			X	Li	vin	g w	ith	pa	rer	nts	×			the		X	
If other, please specify Number of dependants Age of dependant 1 Nature of dependency Age of dependant 2	Hom	ne d		ner	r [X		Гег	na	nt-	Fu	irn	ish	ned				end	ant-	Un	fur	nisl	ned		X	Li	vin	g w	ith	pa	rer	nts	×			the			
If other, please specify Number of dependants Age of dependant 1 Nature of dependency Age of dependant 2	Hom	ne d		ner	r	X		Ген	na	nt-	Fu	ırn	ish	led			T	end	ant-	Un	fur	nisl	l l		×	Li	vin	g w	ith	ра 	rer	nts				thei			
If other, please specify Number of dependants Age of dependant 1 Nature of dependency Age of dependant 2 Nature of dependency		ne d		ner	r [X		Ген 	na	nt-	Fu		ish	ned			T	end	ant-	Un	fur	nisl				Li	vin	g w	ith		rer	nts				the			
If other, please specify Number of dependants Age of dependant 1 Nature of dependency Age of dependant 2 Nature of dependency		ne d		l l		X		Tei	na	nt-	Fu		ish	led				end	ant-	Un	fur	nisl				Li	vin	g w	ith		rer	nts				the			
If other, please specify Number of dependants Age of dependant 1 Nature of dependency Age of dependant 2 Nature of dependency		ne d				X		Tei	na	nt-	Fu		ish	led			T	end	ant-	Un	fur	nisl				Li	vin	g w	ith	ра ————————————————————————————————————	Terrer	nts				the			
If other, please specify Number of dependants Age of dependant 1 Nature of dependency Age of dependant 2 Nature of dependency Age of dependant 3 Nature of dependency		ne d				X			na	nt-	Fu		ish	ned			T	end		Un	fur	nisl				Li	vin	g w	ith		rer	nts				The interest of the interest o			

Additional information to assess your requirements

Date previous employment commenced

	sons policy that allows us to provide the best possible service to all of our customers whilst taking into account their hand personal circumstances. Is there anything we need to consider before providing you with advice?
	Yes X No X
Please provide details belo	ow.
1.1. Employment detail	ils - main applicant
Occupation	
Are you	Employed Self-employed (owning more than 20% of the business) Unemployed Homemaker Retired
Anticipated retirement date	MMYYYYY
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	MMYYYYY If self-employed please state date established
Gross annual salary £	
If the primary currency of y	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 X Cheque X Mandated to NatWest International X Mandated elsewhere X n/a X Other X
If other, please specify	
How often are you paid?	Monthly X Fortnightly X Weekly X Other X If other, please specify
	less than 12 months, please supply:
Previous employer's name	

1.2. Current banking d	letails - main applicant
Main bank	
Account number	Sort code Sort code
Type of account	
Date of joining main bank	MMYYYYY
1.3. Financial status - r	
	ent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors or syments in the last 6 years?
	Yes X No X
If yes, please provide full d	letails in the additional information section.
	YING FOR A MORTGAGE IN YOUR SOLE NAME PLEASE GO TO SECTION 3 S TO BE OPENED IN JOINT NAMES PLEASE COMPLETE ALL REMAINING SECTIONS
2. Personal details - se	cond applicant
Are you an existing NatWes	Yes No X
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 X Female X
Full residential address line 1 (Only necessary if different to main applicant)	
Address line 2	
Address line 3	
Address line 4	
Postcode	
Date of entry to above address	MMYYYY
If resident at above addres	ss less than 3 years please state previous address
Previous address line 1	
Address line 2	

Address line 3

Postcode																									
Date of entry to above address	MMY	ΥΥ	/ Y																						
If you are not currently a U	JK resident,	do yo	u inter	nd to li	ive in	the l	JK?																		
	Yes X	No	X																						
If so when is this likely to be?	MMY	ΥΥ	/ Y																						
If within the next 2 years w	vhat impact	will th	nis hav	e on y	our fi	nan	cial	oosi	tion?)															
Address for																									
correspondence (Only complete if different			++	+		+	+	+		_	_			_										_	
to residential address)				<u> </u>		_	_	_		_	_	_	+	_										_	
Postcode																									
If you are NOT a citizen of	the UK or a	nothe	r EU co	ountry	y, on \	what	bas	is d	o you	ıres	ide	in the	e UK	?											
Date of birth	DDM	MY	/ Y	ΥY	1																				
Date of birth	DDM	MY	/ Y	ΥΥ																					
Country of birth		M Y	/ Y	YY																					
Country of birth Town of birth		M Y	/ Y	YYY																					
Country of birth Town of birth Country of permanent residence		M Y	/ Y 	YYY		 				cial		l prity		hor											
Country of birth Town of birth Country of permanent residence In which country are you tax resident?			/ Y 	YYY				To	ix/so other	cial er lo	secucal e	urity	numl	ber											
Country of birth Town of birth Country of permanent residence In which country are	DDM Yes X	M Y	/ Y	Y Y	blease	list	nere	or	othe	er lo	cal e	equiv	alent	t		ity	num	ber	ord	othe	erlo	cal	equi	vale	nt
Country of birth Town of birth Country of permanent residence In which country are you tax resident? Are you tax resident		_						or and	prov	er lo	cal e you	equiv r tax	alent /soci	t al se	ecur								equi	vale	nt
Country of birth Town of birth Country of permanent residence In which country are you tax resident? Are you tax resident in other countries?		_						or and	prov ax, is	er lo	you pla	equiv r tax	alent /soci	t al se	ecur								equi	vale	nt
Country of birth Town of birth Country of permanent residence In which country are you tax resident? Are you tax resident in other countries? What 'tax resident' means:		_						or and	prov ax, is	vide any	you pla	equiv r tax	alent /soci	t al se	ecur								equi	vale	nt
Country of birth Town of birth Country of permanent residence In which country are you tax resident? Are you tax resident in other countries? What 'tax resident' means:		_						or and	prov ax, is	vide any	you pla	equiv r tax	alent /soci	t al se	ecur								equi	vale	nt
Country of birth Town of birth Country of permanent residence In which country are you tax resident? Are you tax resident in other countries? What 'tax resident' means:		_						or and	prov ax, is	vide any	you pla	equiv r tax	alent /soci	t al se	ecur								equi	vale	nt
Country of birth Town of birth Country of permanent residence In which country are you tax resident? Are you tax resident in other countries? What 'tax resident' means:		_						or and	prov ax, is	vide any	you pla	equiv r tax	alent /soci	t al se	ecur								equi	vale	nt

Other Nationalities/ Citizenships			\Box																												
Do you have more than 5 Nationalities /Citizenships?	Yes	Χ	١	No [Χ																										
Government issued Person	nal Ic	denti	fica	tion	Nun	nbei	r i.e	the	num	nber	on	the	ID	doc	ume	nt y	/ou	are	pro	vidi	ng -	Pa	sspo	ort,	driv	/ing	lice	nce	etc		
			_																												
•	Sing			Livin						_ p			/In c	ıciv	il [Χ	Wid	dow il pa	ed/S rtne	Surv er	vivin	g	Χ	Div Dis	vorc	:ed/: ved	Sep	arat	ed/	Χ	
Telephone number includi	ng in	tern	atio	nal c	dialli	ng c	code	e - h	ome	•														_			_		_	_	\neg
			_					<u> </u>																					_		_
Telephone number includi	ng in	tern	atio	nal c	dialli	ng c	code	e - b	usin	ess			<u> </u>					<u> </u>							I	1	Г		_		_
Male New Astronomy and a minimum to a minimum		-1°				-1 -13																				ex	tn	_	_	_	_
Mobile telephone number	inciu	laing	Inte	erna	tion	al al	Idilir	ng co	ode																				$\overline{}$	_	\neg
			=	+	+	+	÷	÷																		_	=	_	=	_	_
E mail address			_																												
Memorable word			\perp															oose oe us										15 ch	arac	ters.	
Residential status	Hom	ne ov	vne	rX		Tend	ant-l	Furr	ishe	ed	Χ	Te	enai	nt-U	Jnfu	rnis	hec			Livi	ng v	with	par	rent	ts	Χ	Ot	ther	Χ		
If other, please specify																								_							
Number of dependants																															
Age of dependant 1																															
Nature of dependency			\Box																										\Box		
			\Box																												
Age of dependant 2																															
Nature of dependency																															
			T																										T		\neg
Age of dependant 3																															
Nature of dependency			Ι																												
			Т																										T		
Age of dependant 4																															
Nature of dependency																															
			Ŧ																										$\overline{}$		$\overline{}$
			_	_	_	_	_	_																_	_	_	_	_	_	_	

Additional information to assess your requirements

	sons policy that allows us to provide the best possible advice to all of our customers whilst taking into account their and personal circumstances. Is there anything we need to consider? Yes No No
Please provide details belo	_ _
Trease provide details being	···
2.1. Employment detai	ils - second applicant
Occupation	
Are you	Employed X Self-employed X Unemployed X Homemaker X Retired X
Anticipated retirement date	MMYYYY
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	
Gross annual salary £	
If the primary currency of y	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 X Cheque X Mandated to NatWest International X Mandated elsewhere X n/a X Other X
If other, please specify	
How often are you paid?	Monthly X Fortnightly X Weekly X Other X If other, please specify
If with present employers	less than 12 months, please supply:
Previous employer's name	
Date previous employment commenced	MMYYYYY

2.2 Current banking d	letails - second applicant	_
2.2. Current banking a	letuis - second applicant	
Main bank		
Account number	Sort code Sort code	
Type of account		
Date of joining main bank	MMYYYY	
2.3. Financial status - s	second applicant	_
	ent, bankrupt, sequestrated, involved in any court proceedings for debt or made arrangements with your creditors ayments in the last 6 years?	or
	Yes X No X	
If yes, please provide full d	letails 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	£	
Bank/Building society deposits	£	
Investments - stocks and shares	£	
Other (please state)		
	£	
	£	
Total assets	£	
Liabilities	Details	
Mortgage(s)	£	
	£	
Credit and store cards Other (please state)	£	
	£	
	£	
Total liabilities	£	
Loans and hire purcha	se commitments	_
Name of lender		
Purpose		
Balance outstanding £	Monthly payment £ Months remaining	
Name of lender		
Purpose		

Months remaining

Monthly payment £

Balance outstanding

Name of lender		
Purpose		
Balance outstanding	$\mathfrak E$ Monthly payment $\mathfrak E$	Months remaining
Credit and store cards		
Issuer		Credit limit £
Balance outstanding	$\mathfrak E$ Monthly payment $\mathfrak E$	
Issuer		Credit limit £
Balance outstanding	\mathfrak{L} Monthly payment \mathfrak{L}	
Issuer		Credit limit £
Balance outstanding	\mathfrak{L} Monthly payment \mathfrak{L}	
Issuer		Credit limit £
Balance outstanding	\mathfrak{L} Monthly payment \mathfrak{L}	
Issuer		Credit limit £
Balance outstanding	\mathfrak{L} Monthly payment \mathfrak{L}	
Monthly income	£ per month Details gs after tax and national insurance	
	£	
Second applicant - earr	nings after tax and national insurance (joint accounts only)	
Joint bonus income	£	
Joint rental income	£	
Joint other income (Inve	estments, etc)	
	€	
Total	£	
Committed		
Monthly expenditure	£ per month Details	
Mortgage(s)	£	
Rent	£	
Other loans/ Hire Purchase	£	
Credit cards (min repay	rment 5% of balances)	
	£	
Alimony/Maintenance	ε	

Property tax/service char	ges (for f	lats)/g	rou	nd r	ent																								
	£																												
Monthly costs to service re	epaymer	t strat	tegi	es fo	or in	ter	est o	only	loa	ns																			
ŕ	£		Ĭ																										
Other committed expendit	ture – ple	ase sp	ecif	У																									
	£																												
Total	£																								_		_	_	
Basic essential expend	diture																												
Monthly expenditure	£ per m	onth						Det	ails																				
Food and everyday house	hold goo	ds																											
	£																						_		_		_	_	
Utilities (Water/Gas/Electr	ricity/Tel	ephon	e/T	V Li	cen	ce)																							_
	£																						_		_				
Rates/Council Tax	£																								_		_	_	
Childcare	£																												
Home buildings/ contents insurance	£																								_		_	_	
Travel to work	£																								_				
Other essential expenditu	ıre – plea:	se spe	cify																										
	£																												
Total	£				T																		_						
Quality of living																													
Monthly expenditure	£ per m	onth						Det	ails																				
Clothing and white goods	£																						_						
Entertainment/subscription	ons/holid	ays eta	С																										
	£																												
Life assurance/pension etc	c£																												
School fees	£																												
Petrol/car maintenance/parking	£																												
Car insurance/road tax	£																						_						
Other quality of living exp	enditure	- pleas	se s _l	peci	fy																								
	£																						_		_				
Total	£																						_		_		_	_	
Do you expect any matericosts, relocation, etc?	al change	e, both	n po	sitiv	e ar	nd n	ego	ative	e, in	you	ır ex	kper	nditi	ure i	in th	ne fo	ores	see	able	futu	re	i.e. e	du	cat	ion	/uni	vers	ity	
	Yes X	No	Χ																										
Please provide details																													
																						T							

5. Existing property de	tails																									
Please provide the addre properties and are unable												r m	ortg	age	ma	nag	er k	nov	w if	you	hav	/e m	iore	thar	ı foui	r
Property 1																										
If you currently own a prop	erty,	pleas	se state	е																						
Date purchased	D) N	IMI)	/ Y	ΥY																					
Purchase price £							Cu	rren	t va	ılue		£														
Mortgage outstanding £							Мо	nthl	уро	aym	ent	£														
Current interest rate			9	6			Ter	rm re	emo	ainin	g				ear:	S										
Payment method (e.g. cap	ital re	payn	nent, ir	nterest	tonly	, endo	wme	nt)																		
Name of current lender																										
Property 1 Address line 1																								\perp		
Address line 2																								\perp		
Address line 3																										
Address line 4																										
Postcode																										
If this property is being sol	d, pled	ase st	tate																							
Sale price £																										
Date of completion	D) N	IMI)	/ Y	ΥY																					
If property is let, please sp	ecify c	าทาน	al rent	al inco	me																					
£																										
Property 2																										
If you currently own a prop	erty,	pleas	se state	е																						
Date purchased	DI) N	1MI	/ Y	ΥΥ	7																				
Purchase price £							Cu	rren	t va	ılue		£														
Mortgage outstanding £							Мо	nthl	урс	ayme	ent	£														
Current interest rate			9	6			Ter	rm re	emo	ainin	g			Y	ear:	5										
Payment method (e.g. cap	ital re	payn	nent, ir	nterest	t only	, endo	wme	nt)																		
Name of current lender																										
Property 2 Address line 1																										
Address line 2																										
																										_

Address line 3	
Address line 4	
Postcode	
If this property is being sol	d, please state
Sale price £	
Date of completion	D D M M Y Y Y Y
If property is let, please sp	ecify annual rental income
£	
Property 3	
If you currently own a prop	perty, please state
Date purchased	
Purchase price £	Current value £
Mortgage outstanding £	Monthly payment £
Current interest rate	% Term remaining Years
Payment method (e.g. cap	oital 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 sol	d, please state
Sale price £	
Date of completion	D D M M Y Y Y Y
If property is let, please sp	ecify annual rental income
£	
Property 4	
If you currently own a prop	perty, please state
Date purchased	DDMMYYYY
Purchase price £	Current value £
Mortgage outstanding £	Monthly payment £
Current interest rate	% Term remaining Years
Payment method (e.g. cap	ital repayment, interest only, endowment)
	1

Name of current lender	
Property 4 Address line 1	
Address line 2	
Address line 3	
Address line 4	
Postcode	
If this property is being sole	d, please state
Sale price £	
Date of completion	
If property is let, please spo	ecify annual rental income
£	
6. Life assurance	
Do you and/or your joint ap	oplicant have any existing life assurance policies? Yes 🔀 No 🔀
If yes, please give details b	elow
Life assured	
Life dasared	
Insurance company	
Insurance company	Premium per annum £
Insurance company Type of insurance	Premium per annum £
Insurance company Type of insurance Sum assured £	
Insurance company Type of insurance Sum assured £ Maturity date	
Insurance company Type of insurance Sum assured £ Maturity date Life assured	
Insurance company Type of insurance Sum assured £ Maturity date Life assured Insurance company	
Insurance company Type of insurance Sum assured £ Maturity date Life assured Insurance company Type of insurance	
Insurance company Type of insurance Sum assured Maturity date Life assured Insurance company Type of insurance Sum assured £	DDMMYYYY Premium per annum £
Insurance company Type of insurance Sum assured Maturity date Life assured Insurance company Type of insurance Sum assured £ Maturity date	DDMMYYYY Premium per annum £
Insurance company Type of insurance Sum assured £ Maturity date Life assured Insurance company Type of insurance Sum assured £ Maturity date Life assured	DDMMYYYY Premium per annum £
Insurance company Type of insurance Sum assured Maturity date Life assured Insurance company Type of insurance Sum assured Maturity date Life assured Insurance company	DDMMYYYY Premium per annum £

7. About your mortgo	ge
About the property to b	e purchased
Please specify the purpo	se of the property purchase
To be occupied	by you or a family member 2nd OR holiday home for personal use
Please specify how you in	ntend to purchase the property
Buy to live mor	tgage in your own name X
Buy to live mor	tgage through your own special purpose vehicle* 🔲 e.g offshore company
*Special purpose vehicle financial advice.	s are structures such as offshore companies, established by the customer following their own independent tax or
About the loan you requ	iire
Please place a cross in th	e box(es) which best describe your mortgage application
	First mortgage Re-mortgage from another lender X Additional borrowing
Purchase price	£ Less cash from your own sources £
Loan to be repaid to current lenders	$\mathfrak E$ Mortgage required $\mathfrak E$
Improvements planned (if applicable)	ϵ
Please indicate the type	of interest rate you require
	Fixed rate* X Base rate tracker* X
*At the end of the Fixed r otherwise agreed.	ate or Base rate tracker term the rate will automatically switch to the Bank's variable mortgage rate unless
If appropriate please ind	icate the term of Fixed rate
	years
Please state your preferr	red date for the mortgage repayments
Over how many years we	ould you like to make your repayments?
	years
Source of own funds	
What will be the source of and provide a description	f 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 improvement	s 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 a investments or savings are not acceptable*														as																																
		Т	T			Γ	T			T				T			T		Π	T		Т	T			Τ			Π	Τ		_		T		Г	T		Т	Τ			T			
		Ť	Ť	Ξ	=	Ξ	Ť			Ť				Ť			Ť			Ť			Ť			Ť				Ť		_		Ť	=	Ξ	Ť	_	Ξ	Ť	=	Ξ	Ť		Ξ	_
l.																_																														
																																_														
		Τ	Τ			Т				T			Π				T		Ī	T		Γ	T			T			Ī	T				T		Г	T		Γ	Ī		Г	T			
If you are not currently living	a in	. +h	o ii	ıri	cdic	-tiv	.n. v	, h	or	- + k		90		unt		<i>i</i> 111	bo	ha	ماط	10	_	Icl		-£ 1	Ma.	_	Cu	or	200		nle	-		-		40	ar.	_	vol	ar	201	io		c to	_	
why you need the account.	y III	ui	e ju	או וג	suic	, LIC	JII V	VII	er	e u	ie	uci	-	uni	. vv	/111	De	116	eiu	(e	.y.	. 151	е (ו וכ	viu	11,	Gu	en	156	у),	Pie	us	e F	лс	JVII	ле	ui	16	xþi	ui	iut	101	ıu	5 11	J	
			Ι																	Ī												_		I	_		Ι			I	_		Ι			
			I																															Ī			Ī			Ī			Ī			
Ī	\equiv	T	T		_	Ξ	T			T				T	_		T	_	Π	T	_	Т	T	_		T		_	Π	T	_	_		Ξ	_	Ξ	Ξ	_	F	T	_		Ξ		Ξ	_
ı	_	<u> </u>	_	_											_			_						_	_			_						<u> </u>	_	_	_			_			_			-
•	*The Bank may require you to supply evidence to support the information you have provided.																																													
About your fees and total borrowing a some cases the following fees can be added your mortgage.																																														
In some cases the following	g fe	es	car	n b	e a	dď	ed	yc	our	m	or	tgc	ıge	Э.																																
Product fee: A non-refunded draws down or before.																!																														
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 ee for attending to this matter.																																														
lease indicate below if you wish these fees to be added to your borrowing																																														
							_						-						-																											
Product fee Drawdown fee Orawdown fee Orawdo																																														
The following fees must be	pai	id Ł	oefo	ore	e dr	·av	vdo	w	n c	of t	he	lo	an																																	
Valuation fee: A fee paid to	o th	e s	u۲۱	/e _\	yor	wl	าด ด	co	nd	uc	ts	the	v	alu	ati	ior	n. T	hi	is f	ee	m	us	t b	e p	oai	d c	lire	ct	ly t	o t	he	ıuz	rve	yc	or.											
Legal fees: These are the fornecessary legal work.	ees	, pc	aya	ble	e to	bo	oth	yc	our	ar	nd	the	вΒ	an	k's	s le	ego	ılr	ер	re	se	ento	ati	ve	or	СО	nv	ey	and	cer	·wl	10	wi	ll b)е і	nee	ed	ec	l to	C	om	ıpl	ete	e th	ne	
About your property value	atio	on																																												
We may require your prope condition of the property fo	•																				. ,			•										nc	ore	de	etc	əlic	ed r	rep	poi	rt d	on	the	е	
Standard Valuation Repor	rt																																													
This is a general overview of amount of the mortgage. It will not access roofspaces,	sh	oul	ld n	ot	be	re																																								t
Home Buyer's Report																																														
This is a more detailed asset the property commenting of																																										sur X	·ve	ey c	of	
Full Structural Survey																																														
This is an in-depth assessmaspect of the property.	nen	t of	f th	ер	oro	pe	rty	cc	om	mi	ssi	ion	ed	l fo	ry	/OL	ur i	nfo	orr	no	atio	on.	Tł	ne	val	lue	er۱	vill	in	the	ese	ins	sta	nc	es	i lo	ok	c at	t ev	/eı	ry					
8. Property to be mortg	ac Jac		— d																															_			_			_						-
Address line 1	٦	T	\top			Т	T			Τ				T			T		Π	T		Π	T			Τ			Π	T		_		T	_		T	_	Т	\top	_	Г	$\overline{}$			
Addi 699 iii le 1	_	<u> </u>	$\dot{=}$	_	_	_	÷			_	_		_	÷			+		_	+		_	+			+	_		_	+	_	_		<u>+</u>	_	_	+	_	_	_	_	_	+		_	_
Address line 2	L	L				L				L																							L	\perp		L	\perp		L	\perp			\perp			

Address line 3		
Address line 4		
Postcode		
Please place a cross in the	e box(es) which best describe the property	
	Detached X Semi-detached X Conversion X Maisonette X Bungalow X	
	Flat conversion X Terraced house X Purpose built flat X Other X	
If other, please specify		
Age of property	Years	
Number of bedrooms		
Tenure of property	Freehold X Flying freehold X Leasehold* X If other, please specify	
Is the property to be mortg	gaged above a commercial premises? Yes 💢 No 💢	
What is the commercial aspect?		
Please give details of any u	unusual aspects of the property to be mortgaged e.g location, construction, convenants	
* If leasehold, please speci	cify remaining term of unexpired lease Years	
If more than one property	y please use the additional information section at the back of this application form.	
Name of selling agent		
Address line 1		
Address line 2		
Address line 3		
Address line 4		
Postcode		
Telephone number		
Name of Solicitor/ Conveyancer		
Address line 1		
Address line 2		
Address line 3		
Address line 4		
Postcode		
Telephone number		
Fax number		
Email address		

Will any person over 17, o	thert	han t	the	ap	plic	ant	:(s),	be	oc	cup	oyi	ng t	he	pro	pei	ty	,	Yes		<	No		Χ											
If yes, please provide det	ails of	their	r no	ame	e ar	nd re	elat	tion	shi	ip to	о у	ou	as c	ı Fo	orm	of	Cor	ıse	nt r	nay	/ be	re	quir	ed										
Name																																		
Relationship to you																																		
New build properties																																		
Please provide details of rental payments for a giv												id b	y b	uilc	lers	, le	gal	fee	s a	nd	sta	mp	dut	y, p	ayr	ner	t of	mo	ontl	hly	mo	rtg	age	or
Description																									£									
																									£									
																									£									
																									£									
Deduct the total incentive	es offe	ered	fro	m tl	he	adv	ert	isec	Ιρι	urc	ha	se p	oric	e to	o ac	hie	ve i	net	pu	rch	ase	pr	ice											
Net purchase price	£			Π		Τ	T	T																										
Valuation figure/ estimate	£																																	
9. Broker details																																		
Please place a cross in th details appear in this sect		if yo	u v	vish	us	to b	oe o	able	to	ex	ch	ang	je ir	nfor	rmo	tio	n or	n yo	our	mo	rtg	age	e ap	plio	atio	on v	vith	yo	ur E	3ro	ker	wh	ose	
I/we confirm that (enter r	name (of Br	oke	er fi	rm	١																												
				-	_	<i>'</i>		_	_						_					_	_	_	_		_	_						_		
																					Ι													
has provided all advice in	respe	ect o	f th	is m			ge	app	olico	atio	on.		Ι	I							Ι	Ι	<u> </u>	_	_	1								
has provided all advice in	respe	ect of	f th	is m			ge	app	olico	atio	on.]	
	respe	ect of	f th	is m			ge	app	olico	atio	on.		 	 							 			 										
Contact name	ı respe	ecto	f th	nis m			ge	app	blico	atio	on.																							
Contact name Telephone number	ı respe	ecto	f th	iis m			ge	app	blice	atio	on.																							
Contact name Telephone number Email address	ı respe	ecto	fth	lis m			ge	app	blice	atio	on.																							
Contact name Telephone number Email address Firm FCA number	ı respe		fth	iis m			ge	app	blice	atio	on.																							
Contact name Telephone number Email address Firm FCA number Main applicant	ı respe	ect of	f th	lis m			ge	app	blico	atio	on.																							
Contact name Telephone number Email address Firm FCA number Main applicant	respe	E E E E E E E E E E E E E E E E E E E	f th	iis m			ge	app	blico	atio	on.																							
Contact name Telephone number Email address Firm FCA number Main applicant	respe		fth	iis m			ge	app	blice	atio	on.				Date																			
Contact name Telephone number Email address Firm FCA number Main applicant	respe		f th	lis m			ge	app	blico	atio	on.) 																			
Contact name Telephone number Email address Firm FCA number Main applicant Signed	respe	E E E E E E E E E E E E E E E E E E E	f th	iis m			ge	app		atio	on.) date																			
Contact name Telephone number Email address Firm FCA number Main applicant Signed Second applicant	respe	E E E E E E E E E E E E E E E E E E E	f th	lis m			ge	app		atio	on.				Oate																			

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 Independant 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.

How we use and share your information

(a) Credit reference and Fraud prevention agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. Application decisions may be taken based on solely automated checks of information from credit reference agencies and internal RBS records. You have rights in relation to automated decision making. If you want to know more please see our full privacy notice.

The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. This may affect your ability to obtain credit elsewhere in the near future. We may use credit scoring.

While you have a relationship with us, we will continue to share information with credit reference agencies about how you manage your account including your account balance, the regularity of payments being made, credit limits and any arrears or default in making payments. This information will be made available to other organisations.

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.

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. We may also obtain information about you from fraud prevention agencies.

If we, or a fraud prevention agency, determine that you pose a fraud or money laundering risk, we may refuse to provide services to you.

When credit reference and fraud prevention agencies process your information, they do so on the basis that they have a legitimate interest in preventing fraud and money laundering in order to protect their business and to comply with laws that apply to them.

Further information about credit reference agencies, how they use personal information, and financial connections and how they may be ended, can be obtained from the credit reference agencies. The main agencies we use are Experian (www.experian.co.uk/crain), Equifax (www.equifax.co.uk/crain) and Callcredit (www.callcredit.co.uk/crain). We may use other agencies from time to time. For more information about the agencies we use, see Section 11 of our main privacy notice (Credit reference and fraud prevention agencies).

(b) With other RBS companies

We and other RBS companies worldwide will use the information you supply in this application (and any information we or other RBS companies may already hold about you) in connection with processing your application and assess your suitability for our products.

If your application is declined we will normally keep your information for up to 6 years (or 10 years in Jersey), but we may keep it for longer if required by us or other RBS companies in order to comply with legal and regulatory requirements.

We and other RBS companies may use your information in order to improve the relevance of our products and marketing.

(c) With other Third Parties

The information provided in this application may be used for compliance with legal and regulatory screening requirements, including confirming your eligibility to hold a UK bank account and sanctions screening.

We may be required to disclose certain information to regulators, tax authorities, government bodies and similar organisations around the world, including the name, address, tax number, account number(s), total gross amount of interest paid or credited to the account and the balance or value of the account(s) of our customers.

Keeping you informed

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you don't want us to do this, please place a cross in one or both boxes.

Letter X Phone X

We would also like to keep you informed via the e-mail address and mobile number you may have provided earlier in this form. May we keep you informed by electronic means, such as e-mail and mobile messaging?

Yes X No X

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 inform	ation	sect	ion									
Fan hamle was a !												
For bank use only												
New mortgage account number												
Sort code												
Method of identification					T	T						

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 Glategny 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: National Westminster 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 and 1 Corral 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.

ISLU 39 Aug 2018 N5536 (03/14)