

Mortgage Application Form

Freepost NATWEST INTERMEDIARY SOLUTIONS

NatWest Intermediary Solutions
Mortgage Centre
Cartsdyke Avenue
GREENOCK
PA15 1ED

Have you already obtained an AIP for this case? Yes No

If yes, was this via MTE? Yes No

Insert AIP reference number (ARN)

– Intermediary

Please affix your sticker/stamp. This is essential to enable us to correctly identify you and the scheme to which the application refers.

If this a Scottish application, please tick here

Application type

- Residential Purchase Buy to Let Purchase Right to Buy
- Residential Remortgage Buy to Let Remortgage Help to Buy: Mortgage Guarantee Scheme
- New Build Shared Equity

Product applied for. Please provide exact details.

Intermediary identification

Principal or DA FCA authorisation number is

As an appointed representative, my FCA authorisation number is

(a) I am submitting this application as a Directly Authorised (DA) Broker

(b) I am an appointed representative and authorised to submit this application through (please detail your Principal)

Network Information

Please advise the Network you are authorised to use

FAILURE TO DO SO WILL RESULT IN DELAYS IN FEES BEING PAID

Network or Club name:

Intermediary information

Please complete all sections to ensure we have the necessary information to process your application in line with our service standards.

This is essential to avoid any delays in the assessment of the application and to enable us to communicate with the correct Introducer.

Accurate information will also allow us to pay the agreed Marketing Fee on Completion.

Broker/Adviser details

Your full name

Business name

Address

 Postcode

Telephone

Fax

Email address

By giving us your email address, you are consenting to us contacting you in this way.

Residential Mortgages

Advised

Rejected Advice

Self Service

I have charged the applicant(s) for arranging/advising the mortgage

£

Application contact details. Please complete ONLY if you are using a third party administrator/packager to deal with this case.

Any correspondence will be sent directly to them.

Contact name

Company name

Address

 Postcode

Telephone

Fax

Email address

By giving us your email address, you are consenting to us contacting you in this way.

To be completed by the Intermediary

KYC Requirements

There are serious consequences for all FCA regulated parties if fulfilment of Anti-Money Laundering procedures are not fully met.

Source of introduction

Please tick box and provide source of identification as required within the tables below.

a) The applicant(s) were interviewed Face to Face

b) The applicant(s) were not interviewed Face to Face

Documents required for identification checks

When returning your customer's application please ensure that you have enclosed the following:

- Fully completed and signed application.
- Documents required for identification checks and credit assessment – as set out below. Please note that where we ask for bank statements these must be originals or certified copies of originals. We do not accept ATM printouts.

To enable us to complete identity checks please enclose one document from the identification checklist and one document from the address checklist for each applicant. If you are unable to provide these documents please contact us for guidance. Please note, we cannot accept statements from the same bank for identification and address checks.

Identification – 1 required per applicant

A certified copy of current valid passport **OR**

HM Revenue and Customs Tax Notifications and correspondence, less than 6 months old or dated within the current financial year.

A certified copy of current full driving licence.

Address – 1 required per applicant

An original or certified copy of a bank statement confirming the customer's name and current address – less than 3 months old **OR**

An original or certified copy of a utility bill (not mobile phone) confirming the customer's name and current address – less than 3 months old **OR**

An original or certified copy of an annual mortgage statement (less than 12 months old) or council tax bill (for current or upcoming financial year) confirming the customer's name and current address.

Main Applicant

Joint Applicant

Documents required for credit assessment

Employed applicants

Loan-to-value up to 75% **AND** facility up to £500k

• Latest payslip **OR** P60 **OR**

• Latest personal bank statement

Loan-to-value above 75% **OR** facility above £500k

• Your last 3 months' continuous personal bank statements for all accounts **AND**, if your salary is not mandated to any of these accounts

• 3 months' consecutive payslips **OR**

• Your latest P60

Self-employed applicants – including applicants with 20% or greater shareholding

Loan-to-value up to 75% **AND** facility up to £500k

• Latest set of audited accounts **OR**

• Latest Inland Revenue tax assessment

Loan-to-value above 75% **OR** facility above £500k

Main Applicant

Joint Applicant

- Latest 3 months' consecutive business and personal bank statements **PLUS** one of the following:
- Latest 2 years' finalised accounts **OR**
- Latest 2 years' Inland Revenue tax assessments

Accountant's certificates will no longer be accepted.

We may require additional documents for credit assessment depending on the applicant's circumstances.

Important – Certifying documents

Please ensure that each photocopy page is certified with the words 'TRUE COPY OF THE ORIGINAL' and shows your company name and your full name (in BLOCK CAPITALS), together with your signature and the date.

Checklist and Declaration

An incomplete form may delay the processing of this application. To help us to help you please tick all appropriate boxes and sign to confirm the following.

- I have completed the application form and provided the necessary documentation in accordance with NatWest's underwriting and Mortgage Product criteria
- I have read and understood the Banks's Anti-Money Laundering requirements/guidelines as described on page 3
- I confirm that the applicant(s) were seen face to face and copies of the original proof of identification/address verification are attached in accordance with Anti-Money Laundering Legislation **OR**
- I confirm that the applicant(s) were not seen face to face and copies of the original proof of identification/address verification are attached in accordance with Anti-Money Laundering Legislation
- If this is a new build case, sales particulars, NHBC/Zurich equivalent certificate and house price details are attached
- If an agreement in principle has already been obtained, and this was not via MTE, AIP response is attached
- I have completed all necessary details on page 2 to enable the Bank to identify the source of introduction and the affiliated Scheme
- I, or my company, are authorised as a Principal with the Financial Conduct Authority **OR**
- I, or my company, are appointed representatives permitted to submit Mortgage Business through a Principal as detailed in this application
- The applicant(s) have signed and dated the application form and declarations as appropriate
- The applicant (s) have signed and dated the payment authority form in respect of fees due

We reserve the right to request bank statements/additional proof of income for all cases inclusive of low risk. Please ensure you have advised the customer of this.

Intermediary signature

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

On behalf of NatWest Intermediary Solutions we thank you for submitting this application.

How we will use your information

Before continuing with this application, please read the information below which explains how we and others will use your personal and financial information during this application process. 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).

For full details about how we use the personal and financial information of our customers, please see our full Privacy Notice at www.natwest.com/privacy.

Who we are

The organisation responsible for processing your personal and financial information is National Westminster Bank Plc, a member of The Royal Bank of Scotland Group ("RBS").

1. About you Please complete all sections in BLOCK CAPITALS. Tick where appropriate

Main applicant

Surname

First name(s)

Title Mr Mrs Miss Ms

If other, please state

Sex Male Female

Date of birth

Relationship status
 Single Living with partner Married/Civil partnership
 Widowed/Surviving civil partner Divorced/Dissolved/Separated

Number of dependants
 0 1 2 3 4+

Mother's maiden name (we need this information for security purposes)

Nationality UK Other please specify

Do you have the right to reside in the UK? Yes No

Present address

Postcode

At present are you?
 Owner Tenant Living with parents Other

If other, please provide details on page 18

When did you move to this address?

If at present address for more than 3 years go to 'Your contact details' on page 6

Please complete details for all addresses in the last three years
 Previous address 1

Postcode

When did you move to this address?

Were you?
 Owner Tenant Living with parents Other

Please provide details on page 18 if you have had more than two addresses in the last three years

Joint applicant

Surname

First name(s)

Title Mr Mrs Miss Ms

If other, please state

Sex Male Female

Date of birth

Relationship status
 Single Living with partner Married/Civil partnership
 Widowed/Surviving civil partner Divorced/Dissolved/Separated

Number of dependants
 0 1 2 3 4+

Mother's maiden name (we need this information for security purposes)

Nationality UK Other please specify

Do you have the right to reside in the UK? Yes No

Present address

Postcode

At present are you?
 Owner Tenant Living with parents Other

If other, please provide details on page 18

When did you move to this address?

If at present address for more than 3 years go to 'Your contact details' on page 6

Please complete details for all addresses in the last three years
 Previous address 1

Postcode

When did you move to this address?

Were you?
 Owner Tenant Living with parents Other

Please provide details on page 18 if you have had more than two addresses in the last three years

1. About you continued

Main applicant

Your contact details

Telephone number(s)

 Home Work Mobile

Preferred contact number

 Home Work Mobile Any

Preferred day and contact time

 Mon Tue Wed Thur Fri am/pm

Joint applicant

Your contact details

Telephone number(s)

 Home Work Mobile

Preferred contact number

 Home Work Mobile Any

Preferred day and contact time

 Mon Tue Wed Thur Fri am/pm

2. About your occupation

Main applicant

Your occupation

Name and address of your employer/your business

 Company name Postcode

Telephone number

Fax number

Date you started with this employer or own business started

 D D M M Y Y Y Y

Do you own a share in the company?

 Yes No If yes, how much is the share? %

If 20% share or greater please go to section 4 'About your business'

 No Please go to section 3 'About your job'

What is your intended retirement age?

If the proposed mortgage term exceeds your intended retirement age please complete the following:

Is retirement income available? Yes No

How many financial dependants will you have after retirement?

Joint applicant

Your occupation

Name and address of your employer/your business

 Company name Postcode

Telephone number

Fax number

Date you started with this employer or own business started

 D D M M Y Y Y Y

Do you own a share in the company?

 Yes No If yes, how much is the share? %

If 20% share or greater please go to section 4 'About your business'

 No Please go to section 3 'About your job'

What is your intended retirement age?

If the proposed mortgage term exceeds your intended retirement age please complete the following:

Is retirement income available? Yes No

How many financial dependants will you have after retirement?

3. About your job

This section only needs to be completed by employed applicants

Main applicant

How often are you paid?

 Monthly Fortnightly Weekly Other

How are you paid?

 Cash Cheque Salary paid into bank Other

Are you?

 Permanent Temporary Contract Other

This section only needs to be completed by employed applicants

Joint applicant

How often are you paid?

 Monthly Fortnightly Weekly Other

How are you paid?

 Cash Cheque Salary paid into bank Other

Are you?

 Permanent Temporary Contract Other

3. About your job continued

Main applicant

If on a contract, please specify start date

Please specify end date

Have you been continuously employed by this employer since the start date?

Yes No If no, please provide details on page 18

If less than 6 months with employer please state name and address of previous employer

Company name
Postcode

Your previous occupation

Start date

End date

Please go to section 5 'About your finances'

Joint applicant

If on a contract, please specify start date

Please specify end date

Have you been continuously employed by this employer since the start date?

Yes No If no, please provide details on page 18

If less than 6 months with employer please state name and address of previous employer

Company name
Postcode

Your previous occupation

Start date

End date

Please go to section 5 'About your finances'

4. About your business

This section only needs to be completed by applicants who run their own business

Main applicant

Type of business

Position held

Sole Trader Partner Director

If other, please state

Please provide details of your business performance over the last two years

	Latest year	Previous year
	2 0 Y Y	2 0 Y Y
Turnover	£	£
Net profit before tax	£	£
Drawings/Salary	£	£
Dividends	£	£
Net assets	£	£

Are there any non recurring items on your profit and loss account?

Yes No If no, please provide details on page 18

This section only needs to be completed by applicants who run their own business

Joint applicant

Type of business

Position held

Sole Trader Partner Director

If other, please state

Please provide details of your business performance over the last two years

	Latest year	Previous year
	2 0 Y Y	2 0 Y Y
Turnover	£	£
Net profit before tax	£	£
Drawings/Salary	£	£
Dividends	£	£
Net assets	£	£

Are there any non recurring items on your profit and loss account?

Yes No If no, please provide details on page 18

4. About your business continued

Main applicant

Has any re-valuation of assets been carried out in the last two years?

Yes No If no, please provide details on page 18

Your accountant's details

Postcode

Telephone number

--

Fax number

--

Joint applicant

Has any re-valuation of assets been carried out in the last two years?

Yes No If no, please provide details on page 18

Your accountant's details

Postcode

Telephone number

--

Fax number

--

5. About your finances

Main applicant

Have you ever been bankrupt, insolvent or sequestrated?

Yes No If yes, please provide details on page 18

Have you ever been in arrears, defaulted on payments, or involved in court proceedings connected with debts or financial agreements with other lenders, including CCJs or voluntary arrangements?

Yes No If yes, please provide details on page 18

What is your annual income?

Gross annual salary

£

Regular bonus or commission

£

Discretionary bonus

£

Guaranteed bonus

£

Other guaranteed income, e.g. attendance allowance

£	Source:	
---	---------	--

What is your monthly income?

Net income

£	per month
---	-----------

+ Any other regular income

£	per month
---	-----------

Total regular net monthly income for both applicants £ per month

Both applicants

What are your monthly outgoings?

Mortgage/Rent

£	per month
---	-----------

Loan payments to NatWest

£	per month
---	-----------

Total outgoings for both applicants

£ per month

Joint applicant

Have you ever been bankrupt, insolvent or sequestrated?

Yes No If yes, please provide details on page 18

Have you ever been in arrears, defaulted on payments, or involved in court proceedings connected with debts or financial agreements with other lenders, including CCJs or voluntary arrangements?

Yes No If yes, please provide details on page 18

What is your annual income?

Gross annual salary

£

Regular bonus or commission

£

Discretionary bonus

£

Guaranteed bonus

£

Other guaranteed income, e.g. attendance allowance

£	Source:	
---	---------	--

What is your monthly income?

Net income

£	per month
---	-----------

+ Any other regular income

£	per month
---	-----------

5. About your finances continued

If the amount you are borrowing is less than 75% of the value of the property or under £500,000 then you do not need to complete the 'Your assets' and 'Your commitments' sections below. Please go to 'Your credit card details'

Both applicants

Your assets

NatWest saving

£

Investments, e.g.stocks and shares

£

Other savings

£

Total assets for both applicants £

Both applicants

Your commitments

Please specify the total amount outstanding

Loans from NatWest

£

Loans from other providers

£

Guarantees

£

Purpose of guarantees

Total commitments for both applicants £

Both applicants

Your credit card details

Total number of cards

0 1 2 3 4+

Please indicate card type(s) held

Visa MasterCard Storecard Chargecard

Total balance outstanding for main applicant £

Total balance outstanding for joint applicant £

Main applicant

Are your commitments to be repaid on completion of the mortgage?

Yes No

If 'Yes', please give details

Are you using mortgage monies to repay this commitment?

Yes No

Are there any loans or other commitments not yet due, which will become payable during the mortgage?

Yes No

If 'Yes', does this affect your ability to pay this mortgage?

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

Joint applicant

Are your commitments to be repaid on completion of the mortgage?

Yes No

If 'Yes', please give details

Are you using mortgage monies to repay this commitment?

Yes No

Are there any loans or other commitments not yet due, which will become payable during the mortgage?

Yes No

If 'Yes', does this affect your ability to pay this mortgage?

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

5. About your finances continued

Main applicant

Our affordability uses expenditure including household bills and leisure activities. Based on your circumstances, do you have any other commitments that are out of the ordinary, e.g. career related qualifications or leasehold/ground rent charges? (Please note this list is not exhaustive).

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

Do you have any plans for Property Related Expenses that will affect your ability to pay this mortgage?

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

Are there any personal changes that will affect your ability to pay this mortgage, e.g. change to job, changes to income or expenditure, changes to profits and family circumstances?

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

Is any of your income [main, retirement (if applicable), or other] being used to support the repayment of this mortgage sourced from a currency other than Stirling?

Yes No

If 'Yes', please state the country and currency.

Country

Currency

If more than one currency applies, select the main currency.

Your existing residential mortgage details

What is your lender's name?

What is your mortgage account number?

What is the amount of the mortgage outstanding?

What is the estimated value of the property?

Is your property to be sold?

Yes No

Your banking details

Current account held?

Yes No

Debit card held?

Yes No

Your bank details

Bank name

Sort code

 - -

Account number

Account opened

Joint applicant

Our affordability uses expenditure including household bills and leisure activities. Based on your circumstances, do you have any other commitments that are out of the ordinary, e.g. career related qualifications or leasehold/ground rent charges? (Please note this list is not exhaustive).

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

Do you have any plans for Property Related Expenses that will affect your ability to pay this mortgage?

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

Are there any personal changes that will affect your ability to pay this mortgage, e.g. change to job, changes to income or expenditure, changes to profits and family circumstances?

Yes No

If 'Yes', please specify the monthly amount, detail and when due.

Is any of your income [main, retirement (if applicable), or other] being used to support the repayment of this mortgage sourced from a currency other than Stirling?

Yes No

If 'Yes', please state the country and currency.

Country

Currency

If more than one currency applies, select the main currency.

Your existing residential mortgage details

What is your lender's name?

What is your mortgage account number?

What is the amount of the mortgage outstanding?

What is the estimated value of the property?

Is your property to be sold?

Yes No

Your banking details

Current account held?

Yes No

Debit card held?

Yes No

Your bank details

Bank name

Sort code

 - -

Account number

Account opened

6. About your new mortgage

Type of loan

- House purchase First time buyer Right to buy Remortgage Buy to let

Both applicants

Total Mortgage Amount Required

£

Repayment type

- Capital Repayment Interest Only Mixed

Capital Repayment Term

years months

Interest Only Term

years months

Purchase price/Valuation

£

7. About your property

Full address of property to be mortgaged

Postcode

What type of property is it?

- Detached Terraced Flat or maisonette
 Semi-detached Bungalow If a flat, please state the number of floors in a block

How many bedrooms does the property have?

- 1 2 3 4 Other

What is the tenure on the property?

- Freehold Ownership Commonhold Leasehold If Leasehold, remaining term years

Has your property been significantly refurbished?

- Yes No

If yes, when was your property significantly refurbished?

Does the property have a NHBC certificate?

- Yes No

Is this a council house purchase or government supported scheme, e.g. homebuy?

- Yes No If yes, enclose a copy of the right to buy agreement or confirmation of scheme eligibility.

Is this a Help to Buy: Mortgage Guarantee Scheme application?

- Yes No

If Yes, upon completion of the purchase will this be the only property the customer owns, in full or in part, and will it be for their main residence?

- Yes No*

*The answer to this question must be **Yes** in order for a Help to Buy: Mortgage Guarantee Scheme application to proceed.

Is any part of the property to be let?

- Yes No

If yes, please state term and enclose a copy of the lease

Years Term £ Rental Income

Is there to be a second charge over the property to another lender?

- Yes No

If yes, please provide full details on page 18

Total number of applicants plus dependants

Please give full names of all occupiers aged 17 or over except for children aged 25 or less living with you but with no interest in the property.

7. About your property continued

The following questions only need to be completed for Buy to Let mortgage applications

If Buy to Let, is the property to be let to a related person?

Yes No

If yes, this application should be progressed as a second residential purpose mortgage/remortgage (not Buy to Let). Please note we will not lend on Houses of Multiple Occupancy.

How many Residential and Rental properties, mortgaged and unencumbered, do you currently own in total? (UK properties only)

0 1 2 3 4 5 6-10 10-15

Main applicant

How many Buy to Let/Consent to Let properties do you have with RBS Group?

How many Buy to Let/Consent to Let properties do you have with any other lender?

What is your **total** amount of monthly mortgage payments?

What is the **total** gross monthly rental income received?

What is the **total** amount of mortgage balances outstanding?

What is the anticipated Monthly Rental Income (Gross) from this property?

What is the estimated value of the portfolio?

Do you understand that you are required to enter into a formal letting agreement?

Yes

Please note, a formal letting agreement is required. This must either be an assured shorthold (in England and Wales) or short assured (in Scotland) tenancy.

The following questions only need to be completed where you own 4 or more Rental properties (Buy to Let, Consent to Let or Unencumbered) including this property being mortgaged:

Main applicant

How many years have you been a landlord?

Do you have plans to expand your portfolio in the next 5 years?

Yes No

If yes, Please give details of your plans

Do you have plans to sell any properties in the next 5 years?

Yes No

If yes, Please give details of your plans

Joint applicant

How many Buy to Let/Consent to Let properties do you have with RBS Group?

How many Buy to Let/Consent to Let properties do you have with any other lender?

What is your **total** amount of monthly mortgage payments?

What is the **total** gross monthly rental income received?

What is the **total** amount of mortgage balances outstanding?

What is the anticipated Monthly Rental Income (Gross) from this property?

What is the estimated value of the portfolio?

Joint applicant

How many years have you been a landlord?

Do you have plans to expand your portfolio in the next 5 years?

Yes No

If yes, Please give details of your plans

Do you have plans to sell any properties in the next 5 years?

Yes No

If yes, Please give details of your plans

Property 1

Property 2

Owner/s: Joint Applicant 1 Applicant 2

Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

£

Lender name:

Reference No:

Monthly Repayment Amount: £

£

Mortgage Balance Outstanding: £

£

Repayment type: Repayment Part and Part
 Interest Only

Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

years months

Date Purchased:

Purchase Price: £

£

Estimated Property Value: £

£

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1

Address line 2

Address line 3

City

County

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Yes No

Are you redeeming this mortgage? Yes No

Yes No

If No, what is happening to your existing property?

Property 3

Property 4

Owner/s: Joint Applicant 1 Applicant 2

Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

£

Lender name:

Reference No:

Monthly Repayment Amount: £

£

Mortgage Balance Outstanding: £

£

Repayment type: Repayment Part and Part
 Interest Only

Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

years months

Date Purchased:

Purchase Price: £

£

Estimated Property Value: £

£

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1

Address line 2

Address line 3

City

County

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Yes No

Are you redeeming this mortgage? Yes No

Yes No

If No, what is happening to your existing property?

Property 5

Property 6

Owner/s: Joint Applicant 1 Applicant 2

Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

£

Lender name:

Reference No:

Monthly Repayment Amount: £

£

Mortgage Balance Outstanding: £

£

Repayment type: Repayment Part and Part
 Interest Only

Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

years months

Date Purchased:

Purchase Price: £

£

Estimated Property Value: £

£

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1

Address line 2

Address line 3

City

County

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Yes No

Are you redeeming this mortgage? Yes No

Yes No

If No, what is happening to your existing property?

Property 7

Property 8

Owner/s: Joint Applicant 1 Applicant 2

Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

£

Lender name:

Reference No:

Monthly Repayment Amount: £

£

Mortgage Balance Outstanding: £

£

Repayment type: Repayment Part and Part
 Interest Only

Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

years months

Date Purchased:

Purchase Price: £

£

Estimated Property Value: £

£

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1

Address line 2

Address line 3

City

County

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Yes No

Are you redeeming this mortgage? Yes No

Yes No

If No, what is happening to your existing property?

Property 9

Property 10

Owner/s: Joint Applicant 1 Applicant 2

Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

£

Lender name:

Reference No:

Monthly Repayment Amount: £

£

Mortgage Balance Outstanding: £

£

Repayment type: Repayment Part and Part
 Interest Only

Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

years months

Date Purchased:

Purchase Price: £

£

Estimated Property Value: £

£

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1

Address line 2

Address line 3

City

County

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Yes No

Are you redeeming this mortgage? Yes No

Yes No

If No, what is happening to your existing property?

Property 11

Property 12

Owner/s: Joint Applicant 1 Applicant 2

Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

£

Lender name:

Reference No:

Monthly Repayment Amount: £

£

Mortgage Balance Outstanding: £

£

Repayment type: Repayment Part and Part
 Interest Only

Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

years months

Date Purchased: D D M M Y Y Y Y

D D M M Y Y Y Y

Purchase Price: £

£

Estimated Property Value: £

£

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1

Address line 2

Address line 3

City

County

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Yes No

Are you redeeming this mortgage? Yes No

Yes No

If No, what is happening to your existing property?

Property 13

Property 14

Owner/s: Joint Applicant 1 Applicant 2

Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

£

Lender name:

Reference No:

Monthly Repayment Amount: £

£

Mortgage Balance Outstanding: £

£

Repayment type: Repayment Part and Part
 Interest Only

Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

years months

Date Purchased:

Purchase Price: £

£

Estimated Property Value: £

£

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1:

Address line 2:

Address line 3:

City:

County:

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Yes No

Are you redeeming this mortgage? Yes No

Yes No

If No, what is happening to your existing property?

Property 15

Owner/s: Joint Applicant 1 Applicant 2

Property Usage: Residential Buy to Let

Property Ownership: Unencumbered Mortgaged (held with the RBS Group)
 Mortgaged (held Elsewhere)

Monthly Rental Income (Gross) £

Lender name:

Reference No:

Monthly Repayment Amount: £

Mortgage Balance Outstanding: £

Repayment type: Repayment Part and Part
 Interest Only

Mortgage Term remaining: years months

Date Purchased:

Purchase Price: £

Estimated Property Value: £

Property Details:

Flat/House Name/Number:

Post Code:

Address line 1

Address line 2

Address line 3

City

County

Property Type: House Bungalow
 Flat (Purpose built) Flat(Converted)

House or Bungalow Type: Detached Semi-Detached
 Mid Terraced End Terraced

No. of bedrooms:

Do you use a letting Agent? Yes No

Are you redeeming this mortgage? Yes No

If No, what is happening to your existing property?

8. Your property valuation

Do you wish us to arrange a valuation?

Yes

No

Please note we will normally instruct a surveyor to prepare a valuation report. This report is for our sole use for valuation purposes. You should not rely on this valuation report for your purposes and we recommend you arrange a comprehensive survey for your own protection.

Do you wish to arrange a more comprehensive survey?

Yes

No

If yes, what type of survey do you require?

Homebuyer's report

Full building survey

Please give details of who the surveyor should contact to access the property

Postcode

Selling agent's details (if different) or valuers details (for Scottish applications)

Postcode

Solicitor/Licensed conveyancer details (please provide contact name. Only needs be completed if using own solicitor)

Postcode

9. About your new house purchase

This section only needs to be completed for the purchase of a property. Please go to section 10 to provide remortgage or transfer of title only details.

Your property purchase price

Your own deposit

The amount you want to borrow including additional borrowing

Are the following fees to be added to the loan on completion?

Product Fee

Yes No

Higher lending charge

Yes No

Valuation/Survey fee

Legal fees

Total fees

If any of the above fees are added onto your loan you should note the interest on these fees will be payable from the date they are added to your loan. To avoid paying interest on these fees you have the option of paying these in full when they arise.

Your total borrowing

The following questions only need to be completed for Buy to Let mortgage applications

What is the amount of rental income?

 per year

Is there sufficient surplus income to fund any increase in costs?
e.g. increase in interest rates

Yes No

If no, what are your proposals for funding any shortfall?

Reduced drawings Sell assets Inject new funds Other If no, please provide details on page 18

A separate Buy to Let supplementary sheet (NWB 2003) should be completed for each additional property which is to be purchased for Buy to Let purposes.

10. About your remortgage or transfer of title

This section needs to be completed for the remortgage of an existing property or transfer of title only.

Estimated value of your property

Present loan

Amount of additional borrowing

The amount you want to borrow including additional borrowing

Purpose of borrowing

Product Fee

Is the following to be added to the loan on completion?

Yes

No

If this fee is added onto your loan you should note the interest on it will be payable from the date it is added to your loan. To avoid paying interest on this fee you have the option of paying in full when it arises.

Your total borrowing

The following questions only need to be completed for Buy to Let mortgage applications

What is the amount of rental income?

 per year

Is there sufficient surplus income to fund any increase in costs? e.g. increase in interest rates

Yes

No

If no, what are your proposals for funding any shortfall?

Reduced drawings

Sell assets

Inject new funds

Other If no, please provide details on page 18

Will the property be let out for investment purposes? By 'investment' we mean that you are looking to benefit from rental income or future house price growth.

Yes

No

Answering 'No' to this question indicates Consumer Buy to Let borrowing status. We do not currently offer this type of lending and will be unable to progress this application.

11. Your repayment method

Please detail your chosen repayment strategy and product(s) that you have chosen for your mortgage

Product one

Repayment type

Capital repayment Interest Only

Repayment Strategy for Interest Only

- This Mortgaged Property, Main Residence
- This Mortgaged Property, Not Main Residence
- Other Mortgaged Property
- Unencumbered Property, Main Residence
- Unencumbered Property, Not Main Residence
- Stocks and Shares (Traded on an authorised exchange)
- Unit Trusts (EU Authorised)
- OEICs (EU Authorised)
- ICVC – Investment Company with variable Capital (EU Authorised)
- Pension (UK Authorised)
- Savings
- Other Assets (Existing NatWest Mortgage customers only)
- Endowment

If other, please provide details on page 18

Current value of repayment strategy if applicable

£

Provider of repayment strategy if applicable

Expected maturity/Realisation date

Product name

Interest rate

Expiry date

Amount

£

Term

years months

Product two

Repayment type

Capital repayment Interest Only

Repayment Strategy for Interest Only

- This Mortgaged Property, Main Residence
- This Mortgaged Property, Not Main Residence
- Other Mortgaged Property
- Unencumbered Property, Main Residence
- Unencumbered Property, Not Main Residence
- Stocks and Shares (Traded on an authorised exchange)
- Unit Trusts (EU Authorised)
- OEICs (EU Authorised)
- ICVC – Investment Company with variable Capital (EU Authorised)
- Pension (UK Authorised)
- Savings
- Other Assets (Existing NatWest Mortgage customers only)
- Endowment

If other, please provide details on page 18

Current value of repayment strategy if applicable

£

Provider of repayment strategy if applicable

Expected maturity/Realisation date

Product name

Interest rate

Expiry date

Amount

£

Term

years months

Product three

Repayment type

Capital repayment Interest Only

Repayment Strategy for Interest Only

- This Mortgaged Property, Main Residence
- This Mortgaged Property, Not Main Residence
- Other Mortgaged Property
- Unencumbered Property, Main Residence
- Unencumbered Property, Not Main Residence
- Stocks and Shares (Traded on an authorised exchange)
- Unit Trusts (EU Authorised)
- OEICs (EU Authorised)
- ICVC – Investment Company with variable Capital (EU Authorised)
- Pension (UK Authorised)
- Savings
- Other Assets (Existing NatWest Mortgage customers only)
- Endowment

If other, please provide details on page 18

Current value of repayment strategy if applicable

£

Provider of repayment strategy if applicable

Expected maturity/Realisation date

Product name

Interest rate

Expiry date

Amount

£

Term

years months

12. Your fees payment

Which fees are you paying now?

Valuation only Homebuyer's report Full building survey Higher Lending Charge Arrangement/completion fee

Fees summary (to be completed by all applicants)

Product Fee

£

Valuation/survey fee

£

Valuation fee includes an administration fee of £75 including VAT.

Higher Lending Charge

£

Total fees

£

After we have issued your offer of loan, a withdrawal fee of £150 is payable if your loan is not drawn down before your offer expires.

Preferred payment method

Credit/Debit card Debit my account

Please note: American Express cannot be used

1. If payment by credit/debit card I authorise National Westminster Bank Plc to debit the cost of the fees indicated above from my credit/debit card account

Name on card

Cardholder address

Postcode

Card type

Visa MasterCard Switch Delta Electron

Issue number (If applicable)

Card number

Card start date

Card expiry date

2. If payment from your account. I authorise NatWest to debit my NatWest account

Name(s) of account holders

Account number

Sort code

- -

By signing this application you authorise us to debit your account with an amount less than or no more than £100 above the amount shown. This authority covers, for example, the need for a revised revaluation fee due to a change in property.

Loans Details

Applicant 1

Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>

Applicant 2

Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>
Lender Name	Monthly Payment
<input type="text"/>	<input type="text"/>
Amount Outstanding	Repaid at Completion?
<input type="text"/>	<input type="text"/>

Credit Card Details

Applicant 1

Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	

Applicant 2

Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	
Lender Name	Amount Outstanding
<input type="text"/>	<input type="text"/>
Repaid at Completion?	
<input type="text"/>	

Credit Card Details

Applicant 1

Lender Name

Amount Outstanding

Repaid at Completion?

Lender Name

Amount Outstanding

Repaid at Completion?

Applicant 2

Lender Name

Amount Outstanding

Repaid at Completion?

Lender Name

Amount Outstanding

Repaid at Completion?

Existing Buy To Let Property Details

Lender	Property Value	Mortgage Outstanding	Monthly Mortgage Payment	Monthly Rental Income (Gross)	Applicant 1	Applicant 2
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Applicant 1

Applicant 2

1. ABOUT YOU

Present address other details

Previous address other details

2. Previous address

Owner

Tenant

Owner

Tenant

Living with parents

Other

Living with parents

Other

Other details

Date moved in

Previous address 3

Owner

Tenant

Owner

Tenant

Living with parents

Other

Living with parents

Other

Other details

Date moved in

3. About your job

Not continuously employed details

Applicant 1:

Applicant 2:

4. About your business

Non-recurring items on your profit and loss account details

Applicant 1:

Applicant 2:

Revaluation of assets carried out in the last two years' details

Applicant 1:

Applicant 2:

5. About your finances

Arrears, defaulted on payments, or court proceedings' details

Applicant 1:

Applicant 2:

6. About your property

7. About your new house purchase

8. About your remortgage or transfer of title

9. Your repayment method

Other repayment type details

Product 1

Product 2

Product 3

Is Product 1 ported? Yes No

Is Product 2 ported? Yes No

Is Product 3 ported? Yes No

Product 1 Account Number

Product 2 Account Number

Product 3 Account Number

Additional information

Adviser declaration to be completed in all cases

By submitting this mortgage application I, the Intermediary, confirm that:

- The details in this application are submitted on behalf of the applicant(s) named on this form and with their consent.
- I have discussed affordability of this mortgage fully with the applicant(s) and the applicant(s) have been advised of the need to provide accurate details of their income. In my opinion the mortgage loan requested is affordable, based on the income details provided by the applicant(s).
- I have read the NatWest Intermediary Solutions Terms of Business and agree that these Terms will apply to the processing of this application and all related business.

Name

Firm

Adviser's signature

Date

Customer declaration to be completed in all cases

General:

- I/We would like to apply for this mortgage.
- The information supplied in this application is true and complete to the best of my/our knowledge and belief. I/We will tell you if the information changes before the application is finalised.
- I/We agree that should the mortgage proceed to completion, our legal representatives are instructed to repay any existing mortgages from the new mortgage, and reassign any existing life policies to the policy owners and further to register/record the appropriate Deeds of Discharge.
- I/We understand that you will write to each person over the age of 17 (excluding dependants under 26), who occupies the property. You will give them some basic details about the mortgage and ask them to sign a consent form in case they have an interest in the property.

Fees and funds release:

- If this application is approved, where applicable, I/we will pay the valuer's fee for the valuation and all legal costs and expenses incurred in connection with the mortgage and any security granted for the mortgage whether or not such security is ultimately granted in your favour.
- I/We understand that unless we are notified otherwise, the release of funds for further advances, retentions held or other promotional refunds or payments (where applicable) will be made to the account nominated on my/our direct debit mandate.

Enquiries:

- I/We authorise you to make any enquiries you consider necessary for confirmation of the information in this application and for credit assessment and this includes contacting my/our legal representatives, current and former employers, bankers, accountants and landlords where appropriate.
- I/We understand that this may involve obtaining a reference from my/our employer(s) and confirm that the employer information contained in this application may be used for this purpose.
- I/We agree that my/our current lenders may be contacted for the purpose of obtaining the title deeds to the property and details of my/our accounts.

Disclosure of my/our information:

- I/We authorise you to disclose information relating to this application to: (i) anyone who has good reason to know in connection with this application, (ii) you, (iii) other Royal Bank of Scotland Group companies and their employees and agents, (iv) credit reference agencies, (v) any policy holder or the beneficial owner of any other financial or other investment(s) intended by me/us to provide for repayment of the loan and (vi) fraud prevention agencies, who may make the information available to other lenders.
- I/We understand and agree that in connection with this application you may search the files of credit reference agencies and such search(es) will leave a 'footprint' on my/our file, and you may also disclose details of the performance of the account and my/our status to the agencies. These 'footprints' and performance details may be accessed by other financial companies in connection with any applications for credit that I/we make to them.
- I/We consent to you disclosing any information relating to me/us, the loan, the property(ies) and all relevant matters, including copies of any related documentation, to any policy holder or the beneficial owner of any other financial or other investment(s) intended by me/us to provide for repayment of the loan and to any other individual(s) or body(ies) to whom you are required or deem necessary or desirable to disclose such information. I/We agree that the lender may at any time in the future assign or transfer all or any of its rights, benefits, and obligations in respect of the loan, the legal charge/standard security over the property and any other security or property charged to, or available as security for the loan to, any person or body as you may think fit. I/We agree that you may pass financial or other information relating to me/us to any such potential transferee, assignee or other third party and such other third party may rely upon the truth and accuracy of any information or representation made by me/us at my/our request to you.

Customer Signature(s)

Main applicant

Date

Affordability:

- I/We can afford the monthly payments (including, if applicable, the monthly payments during the initial interest rate deal period(s) and the monthly payments following the expiry of the initial deal period(s)) after taking account of my/our regular monthly expenditure and other financial commitments. I/We appreciate that interest rates are likely to change and understand that my/our mortgage payments may increase over time. I/We have discussed this with you and are aware that taking on new/additional financial commitments of any kind during the period of the mortgage could affect the ability to pay the mortgage payments as they become due, and that my/our home may be repossessed if I/we fail to maintain the mortgage payments.

How we will use and share your information

We share your information with:

- **other companies in our group**
- **credit reference agencies, so we can:**
 - do a credit check – this can affect your credit score (we don't do one if you're just opening a savings account)
 - do an identity check – this could be done on you and anyone else who's linked to the account, but it doesn't affect your credit score
 - protect you and comply with laws – we must share information about how you manage your account, like payments made in, your balance, credit limits and any missed loan payments. They may also share this with other organisations.
- **fraud prevention agencies**, and we also record any identified or suspected fraud, which could mean we have to refuse to provide you with services
- **our business partners**, like the company that makes our debit and credit cards
- **industry regulators**, government departments and similar organisations, like HM Revenue and Customs, who might in turn have to share it with other countries.

Credit reference and fraud prevention agencies use your information because they have to prevent fraud and money laundering, to protect you, their business and to comply with laws.

What can happen?

We'll make decisions based on the automated checks of data we hold and receive about you. You have rights in relation to these decisions, including a right to appeal if your application is declined. If it's declined, we'll usually keep your information for 5 years or longer if needed to comply with the law.

If you want more details about how we use your information or your rights, you can find our full Privacy Notice on the privacy page on our website.

Confirming your agreement

- By continuing with this application, you confirm that you have read and understood how we may use your information in the ways described above and are happy to proceed.

Marketing information

- RBS would like to keep you informed by letter, phone, email and text message about products, services and offers that we believe may be of interest to you. If you do not wish us to contact you for these purposes, please place a cross in the box.
- RBS will not share your information with third parties for [their own] marketing purposes.

Communications about your account

- Notwithstanding your marketing choices above, we will contact you with information relevant to the operation and maintenance of your account by a variety of means including online banking, mobile banking, email, text message, post and/or telephone.

Joint applicant

Date

PLEASE ENSURE THE 'ADVISER DECLARATION' IS COMPLETED ON THE PREVIOUS PAGE.

Please tear here

Mortgage Repayments Direct Debit

Instruction to your Bank or Building Society to pay by Direct Debit



Originator's Identification Number

9 9 7 0 3 5

1. Name and full postal address of your Bank or Building Society

To: The Manager

Bank or

Building Society

Address

Postcode

2. Name(s) of account holder(s)

a

b

3. Bank or Building Society account number

4. Bank or Building Society sort code

— — —

Please return completed form to:

Freepost NATWEST INTERMEDIARY SOLUTIONS
 NatWest Intermediary Solutions
 Mortgage Centre
 Carttsyke Avenue
 GREENOCK
 PA15 1ED

5. The NatWest reference number

6. Day of the month account to be debited

We will deduct your first monthly mortgage repayment on the first occurrence of the date you have selected on your application, provided this is three working days or more after the completion date. If a payment date is not selected your first full monthly mortgage repayment will be deducted one month after the completion date.

Please tear here

Please tear here

This Guarantee should be detached and retained by the Payer

Please tear here

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit National Westminster Bank Plc will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request National Westminster Bank Plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by National Westminster Bank Plc or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society:
 - If you receive a refund you are not entitled to, you must pay it back when National Westminster Bank Plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Mortgages provided by National Westminster Bank Plc.

National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA.

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.