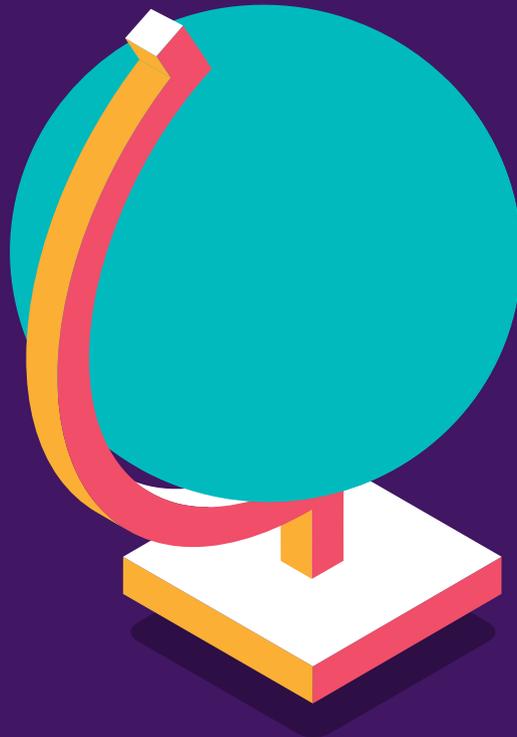


ONLY FOR USE BY MORTGAGE INTERMEDIARIES



NatWest Intermediary Solutions
Customers working abroad



NatWest

Assessing mortgage applications from customers working abroad

We have made a number of changes to the way we assess mortgage applications from applicants working abroad. Here's a quick summary:

- 1 Employment status**

Previously, we required applicants to be employed full-time by a multinational company and we needed to understand where their company's head office was based. This no longer applies.
- 2 Self-employed income**

This can be considered where their company is based in the UK and the Republic of Ireland (including Partnerships/Directorships).
- 3 Payment of tax**

Assuming all other criteria is met, it is not a requirement that the applicant pays their income tax in the UK.



Acceptable

We may consider applications from people who:

- work away for a number of weeks at a time but return to the UK when they are not working
- work away during the normal working week and return to the UK at weekends

This will always be subject to an underwriter's discretion.



Not acceptable

We will not consider applications from people who:

- work abroad and only return to the UK for holidays
- are on secondments living permanently abroad for a short period
- have bought a property abroad to live in



Acceptable foreign currencies

We can accept income paid in the following currencies:

| | | | | | |
|--|---------------------|-----|---|----------------------|-----|
|  | Great British Pound | GBP |  | Japanese Yen | JPN |
|  | Euro | EUR |  | New Zealand Dollar | NZD |
|  | Australian Dollar | AUS |  | Norwegian Krone | NOK |
|  | Bulgarian Lev | BGN |  | Polish Zloty | PLN |
|  | Canadian Dollar | CAD |  | Romanian Leu | RON |
|  | Croatian Kuna | HRK |  | Singapore Dollar | SGD |
|  | Czech Koruna | CZK |  | Swedish Krona | SEK |
|  | Danish Krone | DKK |  | Swiss Franc | CHF |
|  | Hungarian Forint | HUF |  | United States Dollar | USD |



If you have any questions please do not hesitate to use our dedicated instant messaging service *LiveTALK*.



For more information go to intermediary.natwest.com