



**NatWest  
Group**

	Basic income	Other Guaranteed income e.g. Shift allowance	Other Regular Income e.g. Overtime/ Commission	Monthly bonus	Quarterly, Bi-Annual & Annual Bonus	Paye Contract Income	Zero Hour Contract Workers
<b>Customer on Furlough with return date.</b>	1 full months most recent pre-Covid payslip(s). Return from furlough letter stating return date & confirming returning income and basis of contract type.	1 full months most recent pre-Covid payslip(s). Return from furlough letter stating return date & confirming returning income and basis of contract type	We will not use this income for mortgage borrowing.	We will not use this income for mortgage borrowing.	We will not use this income for mortgage borrowing.	Current contract History of contracted employment over last 12 months Return from furlough letter stating return date & confirming returning income and basis of contract type We will be unable to use income from a new contract until 1 months payslip available	We will not use this income for mortgage borrowing.
<b>Customer returned from Furlough in last 4 weeks</b>	1 full months most recent pre-Covid payslip(s). Return from furlough letter stating return date & confirming returning income and basis of contract type	1 full month most recent pre-Covid payslip(s). Return from furlough letter stating return date & confirming returning income and basis of contract type	We will not use this income for mortgage borrowing.	We will not use this income for mortgage borrowing.	We will not use this income for mortgage borrowing.	Current contract History of contracted employment over last 12 months Return from furlough letter stating return date & confirming returning income and basis of contract type We will be unable to use income from a new contract until 1 months payslip available	We will not use this income for mortgage borrowing.
<b>Customer returned from Furlough in last 1-3 months</b>	Latest payslips to cover period since return. Return from furlough letter stating return date & confirming returning income and basis of contract type	Latest payslips to cover period since return. Return from furlough letter stating return date & confirming returning income and basis of contract type	We will not use this income for mortgage borrowing.	We will not use this income for mortgage borrowing.	We will not use this income for mortgage borrowing.	Latest payslips to cover period since return Current contract History of contracted employment over last 12 months Return from furlough letter stating return date & confirming returning income and basis of contract type	We will not use this income for mortgage borrowing.
<b>Customer returned from Furlough 3 months +</b>	See standard packaging requirements.	See standard packaging requirements.	See standard packaging requirements.	See standard packaging requirement	We will not use this income for mortgage borrowing.	See Standard packaging requirements.	See standard packaging requirements.

Only for use by Mortgage Intermediaries

Information classification: Public  
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