

ONLY FOR USE BY MORTGAGE INTERMEDIARIES



NatWest Intermediary Solutions Income Convertor



NatWest

Income converter

Here's a handy guide to help you convert a customer's gross salary or drawings into net monthly and weekly income:

Net monthly/weekly income from gross salary*

Gross salary/drawings	Net monthly income	Net weekly income
5,000	417	96
6,000	500	115
7,000	583	135
8,000	667	154
9,000	742	171
10,000	815	188
11,000	888	205
12,000	953	220
13,000	1010	233
14,000	1067	246
15,000	1123	259
16,000	1180	272
17,000	1237	285
18,000	1293	298
19,000	1350	312
20,000	1407	325
21,000	1463	338
22,000	1520	351
23,000	1577	364
24,000	1633	377
25,000	1690	390
26,000	1747	403
27,000	1787	412
28,000	1860	429
29,000	1917	442
30,000	1973	455
31,000	2030	468
32,000	2087	482
33,000	2143	495
34,000	2200	508
35,000	2257	521
36,000	2313	534
37,000	2354	543
38,000	2427	560
39,000	2483	573
40,000	2540	586
41,000	2597	599
42,000	2653	612
43,000	2710	625
44,000	2767	638
45,000	2823	652
46,000	2871	663
47,000	2920	674
48,000	2968	685
49,000	3016	696
50,000	3065	707
51,000	3113	718
52,000	3161	730
53,000	3210	741
54,000	3258	752
55,000	3306	763
56,000	3355	774

Gross salary/drawings	Net monthly income	Net weekly income
57,000	3403	785
58,000	3451	796
59,000	3500	808
60,000	3548	819
61,000	3596	830
62,000	3645	841
63,000	3693	852
64,000	3741	863
65,000	3790	875
66,000	3838	886
67,000	3886	897
68,000	3935	908
69,000	3983	919
70,000	4031	930
71,000	4080	941
72,000	4128	953
73,000	4176	964
74,000	4225	975
75,000	4273	986
76,000	4321	997
77,000	4370	1008
78,000	4418	1020
79,000	4466	1031
80,000	4515	1042
81,000	4563	1053
82,000	4611	1064
83,000	4660	1075
84,000	4708	1086
85,000	4756	1098
86,000	4805	1109
87,000	4853	1120
88,000	4901	1131
89,000	4950	1142
90,000	4998	1153
91,000	5046	1165
92,000	5095	1176
93,000	5143	1187
94,000	5191	1198
95,000	5240	1209
96,000	5288	1220
97,000	5336	1231
98,000	5385	1243
99,000	5433	1254
100,000	5481	1265
110,000	5798	1338
120,000	6115	1411
130,000	6548	1511
140,000	7031	1623
150,000	7515	1734
160,000	7956	1836
170,000	8398	1938
180,000	8840	2040
190,000	9281	2142
200,000	9723	2244
210,000	10165	2346
220,000	10606	2448
230,000	11048	2550
240,000	11490	2651
250,000	11931	2753

*These figures are based on tax and NI bands @ April 2017. They are based on standard tax codings and do not take into account any amendments to tax codings and NI rates that the customer may have. Additionally the customer may have amounts deducted from/added to their salary at source that will affect their net pay e.g. pensions, allowances, employee benefits (e.g. RBSelect), travel allowances. If net pay does not match gross salary, proofs of gross salary must be evidenced.

Where to go for help

Your BDM

Name:

Phone:

Email:



The average number of years experience that our BDMs have in the mortgage industry



The average number of years experience in the mortgage industry that members of our *LiveTALK* team have



Help with pre-submission applications

We are happy to help you with queries about customer applications on *LiveTALK*, our instant messaging service at intermediary.natwest.com.

Use *LiveTALK* for :

- Registration/password queries
- Queries on criteria for new applications
- Queries about using the website

And, get a transcript of your conversation

Help with existing applications



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Call our dedicated intermediary mortgage processing centre on our local rate number

For help with:

- Checking receipt of supporting documentation
- Providing updates on underwriting decisions
- Managing valuation instructions
- Confirming mortgage offer issued
- Extending mortgage offer term
- Confirming completion dates

Use our online Mortgage Application Tracker to monitor progress of your customers' applications



For more information go to intermediary.natwest.com