

Sample Customer Signature

Please complete the following form and Direct Debit Instruction and return it to: Freepost RLZA-ZJYA-GLSY, NatWest Intermediary Solutions, 7-10 Brindleyplace, Birmingham B1 2TZ. **You can fax it to 0845 878 9498.**

PLEASE NOTE THE APPLICATION WILL BE DELAYED UNLESS THIS DOCUMENT IS FULLY COMPLETED AND SENT TO US AT THE ADDRESS OR FAX NUMBER ABOVE.

Mortgage Account Number

Applicant details (Please use BLOCK CAPITALS)

	Applicant 1	Applicant 2
Full name of customer: (including middle names)	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text" value="DDMMYYYY"/>	<input type="text" value="DDMMYYYY"/>
Current address:	<input type="text"/>	<input type="text"/>
Postcode:	<input type="text"/>	<input type="text"/>
Sample customer signature	<input type="text"/>	<input type="text"/>

The applicant(s) were interviewed face-to-face: Yes No

Details of Introducer

Full name of introducer

Position

Introducer FCA Reference number

Full name of regulated principal firm (if applicable)

Principal FCA Reference Number (if applicable)

Documents required where we have **been unable** to **electronically** verify client identity

Identification	Address
<ul style="list-style-type: none"> • 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 OR • A certified copy of current full driving licence. 	<ul style="list-style-type: none"> • 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) or a credit card statement – 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 up-coming financial year) confirming the customer's name and current address.

Please note – we cannot accept statements from the same bank for identification AND address checks.

Important – certifying documents. Please ensure that every page of the document is clearly legible, 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 date. If you have met your customer face-to-face, documents carrying a photograph must be certified with the words 'true likeness of the applicant'. Photographic documents in support of non face-to-face applications must be certified 'true copy of the original'.

Documents required to verify client income (Residential and Buy to Let mortgages)

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
• Latest 3 months personal bank statements for main account* PLUS (if salary not mandated) • P60 OR • Latest payslip

Self-employed applicants

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
<ul style="list-style-type: none"> • Latest 3 months consecutive personal bank statements for main account* PLUS • Latest 3 months consecutive business bank statements*
<p>PLUS ONE OF THE FOLLOWING:</p> <ul style="list-style-type: none"> • Latest 2 years' finalised accounts OR • Last 2 years Inland Revenue tax assessments <p>Accountant's certificates will no longer be accepted</p>

Please note – where we ask for bank statements these must be originals or certified copies of originals – we do not accept ATM printouts.

* Not required if accounts held with NatWest or RBS.

Lending into Retirement

Where a customer is looking to take their residential mortgage past their intended retirement age and their income will be relied upon to service the mortgage, we will require details of their income into retirement.

The level of information required will depend on how far away from retirement the applicant is at the time of application.

If the applicant is **more than 10 years away from their intended retirement age** at the point of application you must:

- provide documentary evidence of the existence of a pension or retirement provision (this can be sight of a pension contribution on a pay slip, pension statement etc.) There is no requirement to prove the pension will yield an income sufficient to repay the mortgage.

If the applicant is **less than 10 years away from their intended retirement age** at the point of application you must:

- provide documentary evidence of their post retirement income.
(This can be in the form of one of the following (please note this list is not exhaustive). Annual pension statement from the employer or pension providers showing the age (or date) when the pension becomes payable and the amount or Department for Work and Pensions forecast of Graduated, SERPs or State Pension with details as above or Statement/letters from previous employers showing values of preserved pensions, date they become payable, and basis of indexation/revaluation or Tax return, accounts or bank statements showing receipt of income from investments or net rental income (after costs including mortgage payments).
- an affordability check will be carried out utilising the income in retirement to ensure the requested amount is affordable for the whole term
- Underwriters will assess the credibility of the applicant's retirement age in relation to the applicant's occupation
- It will be assumed that commitments will have been repaid by your intended retirement age
- If retirement income is insufficient or evidence is unsatisfactory, the term and/or amount will be reduced to ensure repayment of the borrowing by retirement.

The maximum age at end of term is 70 and maximum term remains at 35 years.

For non-income providers these checks are not required.

All of the above requirements apply equally to employed and self employed applicants.

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

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Please return completed form to:

Freepost RLZA-ZJYA-GLSY
 NatWest Intermediary Solutions
 7-10 Brindleyplace
 BIRMINGHAM B1 2TZ

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.

7. Instruction to your Bank or Building Society. Please pay National Westminster Bank Plc Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with National Westminster Bank Plc and, if so, details will be passed electronically to my Bank or Building Society.

Account holder signature(s)

Date

a

b

Banks or Building Societies may not accept Direct Debit instructions for some types of account.



This Guarantee should be detached and retained by the Payer

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.