

# 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	<input type="text"/>
Position	<input type="text"/>
Introducer FSA Reference number	<input type="text"/>
Full name of regulated principal firm (if applicable)	<input type="text"/>
Principal FSA Reference Number (if applicable)	<input type="text"/>

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

Identification	Address
<ul style="list-style-type: none"><li>• A certified copy of current valid passport <b>OR</b></li><li>• HM Revenue and Customs Tax Notifications and correspondence, less than 6 months old or dated within the current financial year <b>OR</b></li><li>• A certified copy of current full driving licence.</li></ul>	<ul style="list-style-type: none"><li>• An original or certified copy of a bank statement confirming the customer's name and current address – less than 3 months old <b>OR</b></li><li>• 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 <b>OR</b></li><li>• An original or certified copy of an annual mortgage statement (less than 12 months old) <b>OR</b> council tax bill (for current or up-coming financial year) confirming the customer's name and current address.</li></ul>

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

**Important – certifying documents.** Please ensure that every page of each document 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. Documents carrying a photograph can be certified only if you met the customer face-to-face and should be certified with the words '**true likeness of applicant**'.

## Documents required to verify client income

### 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

- Latest 3 months consecutive personal bank statements for main account\* **PLUS**
  - Latest 3 months consecutive business bank statements\*
- PLUS ONE OF THE FOLLOWING:**
- Latest 2 years' finalised accounts **OR**
  - Last 2 years Inland Revenue tax assessments
- Accountant's certificates will no longer be accepted

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

### Buy-to-let applications

- Latest 3 months consecutive personal bank statements **AND**
- Latest 3 months consecutive bank statements showing evidence of rental income and buy-to-let payments made **AND**
- Latest set of trading accounts/tax assessments detailing rental income

\* Not required if accounts held with NatWest or RBS.

## Income proof past normal retirement age (65)

Where a customer is looking to take their residential mortgage term past the normal retirement age of 65, and their income will be relied upon to service the mortgage, we will also require details of their income in retirement. The following information should be obtained from the applicant:

- Their expected income past normal retirement age
- The expected number of occupants in the household at the time of retirement

### For applicants aged UNDER 55 at the time of application and OVER 65 at the end of the term

- Verbal confirmation will be required and should be documented in the 'additional information' section of the application form.

### For applicants aged OVER 55 at the time of application and OVER 65 at the end of the term

- Documentary evidence will be required and should be submitted with the fully packaged application. There are various types of documentary evidence that may be acceptable including pension illustrations, Employee Benefit Scheme statements and letters from former employers regarding frozen pensions.

If you have any questions about the information we need for any of your cases, please contact our Support Team using LiveTalk or your Business Development Manager on the dedicated number provided.

## 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 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 Home Loans Limited 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 Home Loans Limited and, if so, details will be passed electronically to my Bank or Building Society.

Account holder signature(s)

Date

a <input type="text"/>	<input type="text"/>
b <input type="text"/>	<input type="text"/>

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 Home Loans Limited will notify you ten working days in advance of your account being debited or as otherwise agreed. If you request National Westminster Home Loans Limited 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 Home Loans Limited 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 Home Loans Limited 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.