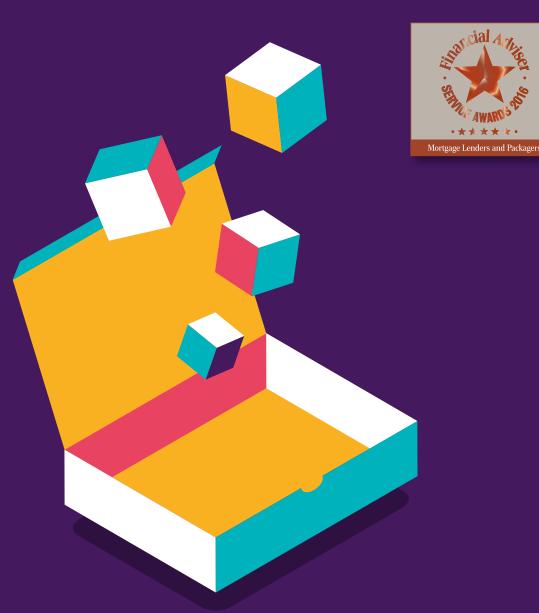
ONLY FOR USE BY MORTGAGE INTERMEDIARIES



NatWest Intermediary Solutions Packaging requirements



Always label documents with the Mortgage Reference Number before sending attachments to **intermediarydocs@natwest.com**.

Certification of documents - Please ensure that every page of the documents you submit is clearly legible and the **first** page of each attached document is certified with the wording **"True copy of the original"** and shows your company name and your full name in **BLOCK CAPITALS**, along with your signature and the date.

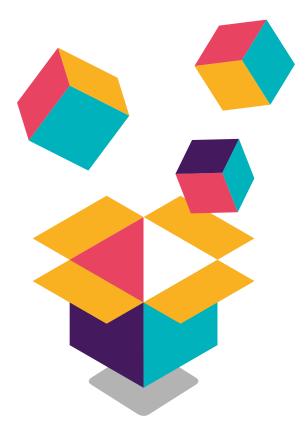
Standard packaging - residential and buy-to-let

Identification

If ID was not verified online then we will need proof of name and proof of address, correctly certified



	Requirements
Personal ID	 A certified copy of a current valid passport OR HMRC Tax Notifications and correspondence, as long as it's less than 6 months old or dated within the current financial year OR A certified copy of a current full driving licence.
Confirmation of address	 An original or certified copy of a bank statement confirming the customer's name and current address- as long as it's 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 - as long at it's 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.
Non-British national	 We will ALWAYS require a correctly certified copy of their passport and visa – this includes EU passport holders





	Requirements	
Employed	Latest month's payslip	
Self-employed	 Latest HMRC tax assessment (SA302) OR Latest year's finalised accounts OR Most recent Online Tax Self Assessment submitted to HMRC (100% completed and NOT at the 'In progress' stage). Customer must also provide a copy of their Tax Year Overview Submissions made via third party software e.g. accountants, are also acceptable on condition that the Tax Year Overview is provided by the customer confirming their unique Tax Reference number and the figures on the submission. 	

Proof of income - residential Mortgage of more than 75% LTV OR more than £500,000

-



	Requirements	
Employed	 Latest 3 months' payslips PLUS Latest 3 months' consecutive personal bank statements from main bank account (not required if the applicant's account is held with NatWest or RBS) 	
Self-employed	 Latest 3 months' consecutive personal bank statements from main bank account (not required if the applicant's account is held with NatWest or RBS) and business bank statements PLUS Latest 2 years' finalised accounts (if the latest set of accounts available is over 12 months' old, please provide a letter from your customer's accountant to confirm that the business is still viable) OR Latest 2 years' HMRC tax assessments (SA302s) OR Most recent 2 years' Online Tax Self Assessment submitted to HMRC (100% completed and NOT at the 'In Progress' stage). Customer must also provide a copy of their Tax Year Overview Submissions made via 3rd party software e.g. accountants, are also acceptable on condition that the Tax Year Overview is provided by the customer confirming their unique Tax Reference number and the figures on the submission. 	

Proof of income – buy-to-let



	Requirements	
Personal income	 Same as residential requirements for mortgages of 75% LTV or less AND £500,000 or less (see above) 	
Rental income on current properties owned	 Latest 3 months' consecutive personal or business bank statements from the account that the rental income is paid into In all cases we will require copies of bank statements to evidence existing rental income from <i>buy-to-let</i> and consent-to-let properties We will instruct a valuation report to be conducted on the property to be mortgaged and a background valuation assessment on an applicant's existing rented properties. 	

Evidence of additional income (if required for assessment of mortgage borrowing)



	Requirements
Bonus income	 Regular bonuses Monthly – Regular payment evidenced on 6 months' payslip(s) Quarterly – 4 payslips (one from each quarter) detailing the bonus payments Twice a year OR annual – 2 payslips detailing the bonus payments. We take 50% of the average bonus of the last 2 years
Overtime/ commission/ shift allowance	 Regular payment evidenced on 6 months' payslips
2nd jobs	 Payslips in accordance with the <i>Employed requirements</i> detailed earlier for the appropriate LTV bandings and loan size, as detailed above, PLUS a minimum of 6 months' history of employment
Maternity pay	 Latest payslip prior to maternity leave and a letter from the customer confirming they intend to return to work on the same terms or a letter from their employer confirming their new pay details on return to work
Child Benefit	Most recent bank statement showing payment credit
Other benefit income	Up-to-date awards letter
Maintenance	• 6 months' bank statements to evidence payments or court approval letter
Rental income	 Last 2 years' SA302s are required to verify rental income for residential borrowing. For buy-to-let mortgages, please refer to the Proof of income – buy-to-let section.
Contractors earning more than £75,000 a year	 Latest 3 months' consecutive personal bank statements for their main account (not required if the applicant's account is held with NatWest, or RBS) Where significant business expenses that are not reimbursed as part of the applicant's contract are identified on the application, 3 months' bank statements (personal or business) must be provided evidencing these. Copy of contract(s) to encompass a 12-month period, with a minimum of 6 months' contract(s) already completed. For example this could be a 12-month contract where 6 months have been completed, two 6-month contracts where one has been completed or four 3-month contracts where two have been completed If the current contract has less than 3 months to run, we will require evidence that a further contract is in place

This list isn't exhaustive so please use *Live***TALK** for further information.

Help with existing applications



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





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



For more information go to intermediary.natwest.com