



The Royal Bank of Scotland International Limited (RBSI) trading as NatWest International (“NWI”)

UK Finance Handbook Part 2 Addendum

Please use this document for NWI mortgages, **for properties based in the UK, beginning with “65” only**, in conjunction with the UK Finance Handbook.

For any NWI Mortgages beginning with NBN, NBC, EXG, GUE, JER, IOM, BWG, SIN and SPR please follow the details in your instruction letter or call 01624 632400.

NWI is not a direct member of UK Finance. However, a number of our Group entities are members and given that our Instructions to Solicitors in respect of residential transactions in England, Wales and Scotland is aligned to that of National Westminster Bank Plc, we are adopting National Westminster Bank’s Part 1, 2 and 3 of the Handbook EXCEPT for the sections set out below relating to Part 2.

The items below are specific to NWI and **supersede** the Part 2 responses for National Westminster Bank plc.

- 1.11a
- 3.1.5 (England & Wales only)
- 5.13.1 (England & Wales only)
- 10.4 (Scotland)
- 10.7 (England & Wales only)
- 16.1.1 (England & Wales only)
- 17.1.1
- 18.3.1 (Scotland)

1.11a Contact point for standard documents

Mortgage Centre – Address, email, and phone number on letter of instruction. Standard Documents to be obtained from the internet - natwestinternational.com/conveyancers.

If you are acting on our behalf in the purchase of a property which has not yet completed, you should contact us via the LMS portal. For all other queries our preference is for you to contact us by email.

3.1.5 (E&W) What other documents are acceptable for verifying identity?

UK driving licence - old style, Inland Revenue Tax notification and Construction Industry tax exemption certificate issued by the Inland Revenue, **EU/EEA National ID Card, EU/EEA Driving Licence or Biometric Residence Permit.**

5.13.1 (E&W) If different from 1.11, contact point if borrower is not providing balance of purchase price from funds/proposing to give second charge.

Deposits and gifts from parents and guardians are acceptable. We will agree to a second ranking charge in favour of the parents/guardians. Any monthly cost (including any interest payable in relation to the gift/deposit) relating to the repayment of the gift/deposit will be included in the affordability calculation.

For Foreign Nationals who do not have a permanent right to reside in the UK, we will accept the deposit where it is not from the customers own resources.

Deposits/gifts from other third parties who are not the seller are acceptable but only if there is no repayment required of the deposit/gift. We will not agree to a second ranking legal charge in favour of that third party, even if the deposit/gift is not repayable.

Gifts from sellers where no repayment is required will be treated as an incentive and this will affect the purchase price and/or the maximum that we will lend.

10.4 (Scotland) / 10.7 (E&W) On a delayed completion, when and how is the advance to be returned?

Mortgage Centre, by CHAPS within one working day of receipt to sort code 600657 account No 98312464 to arrive no later than the working day following the scheduled completion date. You must ensure all funds released to you, including the funds in respect of payment of your conveyancer’s fees are returned with the mortgage advance if completion is delayed.



16.1.1 (E&W) – If different from 1.11, contact point for title documents:

You should **contact the borrower or the original conveyancing solicitor first** before contacting us as we **may not** hold the title documents:

Mortgage Centre - Deeds Operations, PO Box 123, Greenock, PA15 1EF DX 599600, Greenock 3

17.1.1 If different from 1.11, contact point for redemption statements:

For all **NWI** Mortgages beginning with '65' a Redemption Statement must be submitted online via LMS Secure Link (lms.com), starting a new query and selecting 'Redemption Statement' from the drop-down list. We no longer accept requests by any other method i.e. fax, telephone or post **for these mortgages**. Further guidance can be found on the conveyancers website natwestinternational.com/conveyancers. If you do not have LMS membership, please telephone our Mortgage Centre on 0345 302 0190.

18.3.1 (Scotland) Will the lender digitally execute the discharge?

No.

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Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.