

National Westminster Bank plc

[< Back to handbook selection](#)

Part 1: England and Wales

Last modified: 01/07/2017

Part 2: National Westminster Bank plc

Last modified: 03/06/2025

☐

[Print PDF](#)

Part 2 only

1.7 Contact point to see if the lender will lend when borrower and mortgagor are not one and the same.

No

Last updated: 03/06/2025

[View all answers to this question](#)

1.11aContact point for standard documents.

Mortgage Centre - Address, fax, email and phone number on letter of instruction. Standard Documents to be obtained from the internet - www.natwest.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.

Offset Flexible Mortgage - contact the Firm detailed on the letter of instruction.

Last updated: 03/06/2025

[View all answers to this question](#)

1.11bContact point if standard documents are inappropriate.

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

1.14 May your firm act if the person dealing with the transaction or a member of his immediate family is the seller?

No, your firm may not act if the person dealing with the transaction or a member of his immediate family is the seller. However, your firm may act if a separate fee earner or separate partner within the firm acts for us.

Last updated: 03/06/2025

[View all answers to this question](#)

1.15 May your firm act if the person dealing with the transaction or a member of his immediate family is the borrower?

No, your firm may not act if the person dealing with the transaction or a member of his immediate family is the borrower. However, your firm may act if a separate fee earner or separate partner within the firm acts for us.

Last updated: 03/06/2025

[View all answers to this question](#)

3.1.3 Does the lender require notification of the name and address of the solicitors firm or licensed conveyancers firm acting for the seller?

Please do not advise us of the firm acting for the seller, unless we specifically request.

Last updated: 03/06/2025

[View all answers to this question](#)

3.1.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

You need to notify us (as detailed above in 1.11) giving details so that we can make a decision whether or not to proceed.

Last updated: 03/06/2025

[View all answers to this question](#)

3.1.5 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.

Last updated: 03/06/2025

[View all answers to this question](#)

3.2.3 Does the lender require notification of the name and address of the solicitors firm or licensed conveyancers firm acting for the seller?

Please do not advise us of the firm acting for the seller, unless we specifically request.

Last updated: 03/06/2025

[View all answers to this question](#)

3.2.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

You need to notify us (as detailed above in 1.11a) giving details so that we can make a decision whether or not to proceed.

Last updated: 03/06/2025

[View all answers to this question](#)

4.1 Is there a valuation report and if so, does the lender provide it?

If we have carried out a physical inspection of the interior of the property a copy of the valuation report will be provided with the mortgage offer.

If we have not carried out a physical inspection we will not share a copy of the valuation report and questions in relation to the property should be addressed to the customer.

Last updated: 03/06/2025

[View all answers to this question](#)

4.3 If different from 1.11, contact point if assumptions stated by the valuer are incorrect.

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

4.5a If different from 1.11, contact point if re-inspection required.

Mortgage Centre - As detailed above in 1.11.

Offset Flexible Mortgage -
NatWest Offset Completions Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0845 366 0498

Last updated: 03/06/2025

[View all answers to this question](#)

4.5b Where should the certificate of title be sent?

For cases where you have been instructed through the LMS portal the certificate of title must be submitted through the LMS portal.

In all other cases

Mortgage Centre - As detailed above in 1.11.

Offset Flexible Mortgage -
NatWest Offset Completions Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0845 366 0498

Last updated: 03/06/2025

[View all answers to this question](#)

5.1.1 If different from 1.11, the contact point if the seller has owned the property for less than 6 months:

When reporting back to us, please provide the following information:

The name and address of the person who sold the property to the current owner/registered proprietor.

The amount the current owner/registered proprietor bought the property for.

Details of any connections between the current owner/registered proprietor and their seller.

Details of any connections between the current owner/registered proprietor and the applicant,

Details of any work carried out between the date that the current owner/registered proprietor bought the property and the current date.

Last updated: 03/06/2025

[View all answers to this question](#)

5.2.1 If different from 1.11, the contact point if the seller is not the owner or registered proprietor and is not listed in the exceptions above:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.4.4 Does the lender want to receive environmental or contaminated land reports?

No

Nor do we require copies of any ancillary reports that you have requested for the borrower. The reports must be provided to the borrower who must make full disclosure of any risks to the insurer prior to completion. They must obtain insurance under normal terms.

HS2: You do not need to make us aware of proposed proximity of the property to HS2 unless this is less than 300 meters.

Mining entry: You do not need to make us aware of a mining interpretive report.

If the entry is less than 20 metres the customer must be able to obtain insurance on a normal basis.

If you or the clients have any concerns, please refer to the originator of the report. We are happy to proceed if the clients are aware of the implications and you can submit a clear, unqualified Certificate of Title.

Last updated: 03/06/2025

[View all answers to this question](#)

5.4.5 Does the lender accept personal searches and, if yes, what are the lender's requirements?

Yes, provided that the search agent has adequate professional indemnity insurance and you can still give a clear Certificate of Title.

Last updated: 03/06/2025

[View all answers to this question](#)

5.4.6 Does the lender accept search insurance and, if yes, what are the lender's specific requirements?

Yes, providing the search insurance adequately protects us and you are able to certify that the title is good and marketable and you can still give a clear Certificate of Title.

Last updated: 03/06/2025

[View all answers to this question](#)

5.5.3a If different from 1.11, contact point for reporting if evidence of breach and all outstanding conditions will not be satisfied by completion:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.5.3b Does the lender require an original/copy of the planning permission?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.5.3c Does the lender require an original/copy of the building regulation consents?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.5.3d Does the lender require certificates of lawful use or development/established use certificate?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.5.4 If different from 1.11, contact point if the property is subject to restrictions which may affect its value or marketability.

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.7.1a Does the lender lend on flying freeholds?

Yes. Where it is possible to enforce positive covenants (e.g. a written agreement is in place to ensure maintenance, repair and insurance of the building and common parts are shared equitably amongst all residents). The maximum Loan to Value is restricted to 90%.

Last updated: 03/06/2025

[View all answers to this question](#)

5.7.1b Does the lender lend on freehold flats?

Yes. Where it is possible to enforce positive covenants (e.g. a written agreement is in place to ensure maintenance, repair and insurance of the building and common parts are shared equitably amongst all residents). The maximum Loan to Value is restricted to 90%.

Last updated: 03/06/2025

[View all answers to this question](#)

5.7.1c If the lender is prepared to accept a title falling within 5.7 and the property is a freehold flat or flying freehold, to which contact point must this be reported?

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.8.1 Does the lender accept security which comprises a building converted into not more than four flats where the borrower occupies one of those flats and the borrower or another flat owner also owns the freehold of the building and the other flats are subject to long leases?

Yes

Last updated: 03/06/2025

[View all answers to this question](#)

5.8.5 Does the lender accept security which comprises one of two leasehold flats in a building where the borrower also owns the freehold reversion of the other flat and the other leaseholder owns the freehold reversion in the borrower's flat? If so, are there any specific requirements?

Yes - we would require our security to include the freehold reversion to the other flat as well as the leasehold flat to be occupied by the borrower.

Last updated: 03/06/2025

[View all answers to this question](#)

5.9.1 Does the lender lend on commonhold?

No

Last updated: 03/06/2025

[View all answers to this question](#)

5.10.1 If different from 1.11, contact point if there is a restriction on use.

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.13.1 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 change 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.

This does not apply to foreign nationals who do not have a permanent right to reside in the UK. Their deposit must be from their 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.

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.1 What minimum unexpired lease term does the lender accept?

Mortgage term plus 30 years.

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.9 If different from 1.11, contact point for matters connected with the lease:

As 1.11a.

1. Where ground rent provisions cause (or, during the term of the mortgage, are likely to cause) the lease to be treated as an Assured Shorthold Tenancy under the Housing Act 1988, this need not be reported to us if either:
 - a. the Lease can be varied to restrict the ground rent below the statutory level; or
 - b. a suitable indemnity policy is put in place to protect us (but please notify us about the policy in accordance with the Indemnity Insurance instructions)
2. Any onerous ground rent provisions should be reported to us. In particular, provisions which allow for ground rents to be increased over and above the Retail Price Index (or other inflation-linked index) are considered to be onerous and are unlikely to be acceptable to the Bank e.g. multipliers such as doubling after fixed periods of less than 25 years; or fixed increases which are clearly above inflation expectation.
3. Where it has not been possible to vary the terms of the lease so that we are appropriately protected, then we will accept a suitable indemnity insurance policy. You must be satisfied that the policy adequately protects the bank from the risks of the lease being deemed to be an assured shorthold tenancy and be able to provide a clean COT on the basis of the policy being in place. We do not review the terms of any proposed policy
4. If the proposed security is a new, qualifying long residential leasehold property, covered by the obligations laid down in the Leasehold Reform (Ground Rents) Act 2022 you must check:
 - that the ground rent is no more than “one peppercorn per year” or “peppercorn rent”; and
 - that there are adequate provisions for repairs, maintenance, insurance etc. and an adequate maintenance charge.

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.10 If different from 1.11, contact for service charge matters:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.11 Does the lender accept indemnity insurance where the terms of the lease are unsatisfactory?

Yes

If you are of the view that the terms of the lease are unsatisfactory, we would request that you revert to the Landlord to have the lease terms varied or, alternatively where possible, agree for indemnity insurance to be effected before contacting us.

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.12 Does the lender require a clear ground rent/service charge receipt to be sent to you?

No.

Offset Flexible Mortgage - Yes, after completion.

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.13 Does the lender require a receipted copy of notice or evidence of service to be sent to you?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.15a If different from 1.11, contact point if there is an absentee/insolvent landlord:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.15b Does the lender accept indemnity insurance if the landlord is absent or insolvent?

Yes

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.17a Does the lender want any documentation sent to them?

No, subject to 5.14.17(b).

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.17b Does the lender have any specific instructions about building safety?

This section can be disregarded where:

- the building is less than 11m in height,
- the block of flats/apartments has less than 5 storeys or do not require any action in relation to the Building Safety Act 2022;
- there are no cladding or fire safety issues present and/or
- where either an EWS1 form is not required, or a satisfactory EWS1 form is held.

You must tell us if you believe the valuer's assumptions regarding any remediation works under the Building Safety Act 2022 are incorrect based on your enquiries or you believe from your enquiries that the security property has been identified as being in need of remediation.

You must tell us before completion if the current owner of the property is a non - qualifying leaseholder and confirmation of costs known or anticipated which may be payable by leaseholders (or our customer) for remediation works.

Last updated: 03/06/2025

[View all answers to this question](#)

5.14.17c Does the lender have any specific instructions relating to remortgages?

No

Last updated: 03/06/2025

[View all answers to this question](#)

5.15.2a If different from 1.11, contact point if there are apparent problems with the management company:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.15.2b Does the lender need to be sent the management company share certificate?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.15.2c Does the lender need to be sent the signed blank stock transfer form?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.15.2d Does the lender need to be sent the management company's memorandum and articles of association?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.16.2 If different from 1.11, contact point if unable to certify search entry does not relate:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

5.17.5a Does the lender need to be sent the power of attorney?

Yes, a certified copy to be sent after completion as set out in 14.2.2.

Last updated: 03/06/2025

[View all answers to this question](#)

5.17.5b Does the lender need to be sent the statutory declaration of non-revocation of power of attorney?

Yes, a certified copy to be sent after completion as set out in 14.2.2.

Last updated: 03/06/2025

[View all answers to this question](#)

5.19.1 If different from 1.11, contact point for lending on affordable housing, shared equity and shared ownership and where relevant your requirements:

We do not lend on shared ownership properties other than in circumstances where the transaction in question will result in the borrower owning 100% of the property at completion.

For shared equity and affordable housing you need to notify us (as detailed above in 1.11a) giving details of the proposal.

Last updated: 03/06/2025

[View all answers to this question](#)

5.20.1 Does the lender require me to report to them where the lease does not meet the UK Finance minimum requirements for leases of roof space for solar PV panels?

Yes, you must report this to us as detailed above in 1.11a. We may withdraw our offer if the UK Finance minimum requirements are not met.

Last updated: 03/06/2025

[View all answers to this question](#)

5.20.3 Does the lender have additional requirements relating to leases of roof space for solar PV panels, and if so, what are they?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

5.20.4 Does the lender require you to disclose the details of any existing Green Deal Plan(s) on a property?

Yes, you must disclose details of any existing Green deal plans to us as detailed above in 1.11a.

Last updated: 03/06/2025

[View all answers to this question](#)

6.1.3 If different from 1.11, contact point if borrower is not taking up the mortgage offer:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

6.2.1 If different from 1.11, contact if any discrepancies in property's description:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

6.3.1 If different from 1.11, contact point for any issues relating to purchase price:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

6.4.4 Does the lender require me to report incentives?

Yes. We do not accept any incentives other than some builder's incentives for new build properties.

You need to notify us of any incentives detailed on the UK Finance Disclosure Form totaling more than 5% of the purchase price. Please do not send the form to us, even if only for information purposes. We do not need to see this form.

Last updated: 03/06/2025

[View all answers to this question](#)

6.4.5 If different from 1.11, contact point if we will not have control over the payment of all the purchase money:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

6.5.1 If different from 1.11, contact point if vacant possession is not being given:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

6.6.1 If different from 1.11, contact point if property is let/to be let and to check you lend on buy-to-let:

As detailed above in clause 1.11a, though we only need to be contacted if it appears from the mortgage offer or the instructions that we are not aware that the property is let or to be let.

Last updated: 03/06/2025

[View all answers to this question](#)

6.6.2 If different from 1.11, contact point when you do not have details of current letting or letting to take place at completion:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

6.6.3 Does the lender require counterpart/certified copy tenancy agreement to be sent to you?

No, not required for properties let under a standard Assured Shorthold Tenancy.

For non-assured tenancies, we will require a copy of the agreement to be sent to us.

In such cases you must confirm that the tenancy agreement meets the following requirements:

1. The tenant must not use the property for business or create any business tenancy.
2. There must be no security of tenure afforded to the occupier or tenant.
3. The agreement recognises the existence of a mortgage and the potential for the mortgagee's right to repossess.
4. The tenancy is no more than 3 years in duration and includes a break clause allowing the lender to end the tenancy agreement early, in the event of repossession.
5. The agreement must contain no other provisions which adversely affect the lender's security or its right to enforce its remedies under the mortgage deed executed by the borrower.

Last updated: 03/06/2025

[View all answers to this question](#)

6.6.4 Does the lender lend where the property comes within the definition of a house in multiple occupation? If yes, what are your requirements?

No

Last updated: 03/06/2025

[View all answers to this question](#)

6.7.1 What new home warranty schemes are acceptable to the lender?

The following 10 year Structural Warranties are acceptable for New Builds/Self Builds/Renovations (including properties that were built or renovated within the last 10 years): NHBC, Zurich Municipal, Building Lifeplans Limited (BLP, Allianz Guarantee and TMSC, Aviva), Build Zone Ltd, BuildCare Combined Structural Warranty, Ward Cole (12 year structural warranty), LABC(New Home Warranty and self build) Trenwick International, Castle 10 New Home Warranty, Build Assure (New Homes Structural Defects Insurance), Premier Guarantee for houses, but please refer to us (as detailed above in section 1.11) if offered on a flat. Global Home Warranties, The Q Policy, BOPAS Accreditation (Buildoffsite Property Assurance Scheme), Protek New Home Warranty, Aedis Group Homeproof Structural Warranties, Advantage Warranty, International Construction Warranties, Ark Residential New Build Latent Defects Insurance, ABC+, One Guarantee, CADIS, CIR, Self-Build Zone, Protek Self Build Warranty (Custom Build Warranty Excluded)

Last updated: 03/06/2025

[View all answers to this question](#)

6.7.2 What new home warranty documentation should be sent to the lender?

None.

Last updated: 03/06/2025

[View all answers to this question](#)

6.7.3 Should any assignments of building standards indemnity schemes be sent to us?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

6.7.4 Will the lender proceed if the property does not have the benefit of a new home warranty scheme?

Yes but the building work must be monitored or (if completed) have been monitored by a professional consultant and the professional consultant has provided the Professional Consultant's Certificate in the UK Finance Handbook form. In addition, you must confirm the Certificate was issued prior to exchange of contracts.

Last updated: 03/06/2025

[View all answers to this question](#)

6.7.6 Does the lender need to be sent the professional consultant's certificate?

No.

Last updated: 03/06/2025

[View all answers to this question](#)

6.8.1 If different from 1.11, contact point if no agreement and bond for an unadopted road or sewer:

When reporting to us please include the following details:

Whether there are any proposals in place for the roads and/or sewers to be adopted in the future.

Whether the seller says that the roads and/or sewers are working properly and if not, what the issues are.

Whether the seller has experienced any problems or disputes in relation to the roads and/or sewers.

What any maintenance/repair costs are for the roads and/or sewers

That you have informed the borrower understands their liabilities in relation to unadopted roads and/or sewers.

Whether appropriate rights of way and access exist where there is an unadopted road. If not, whether you are able to put in place suitable indemnity policy to address the issue.

Last updated: 03/06/2025

[View all answers to this question](#)

6.9.1 If different from 1.11, contact point if necessary easements are absent:

You should only report issues to us if you are unable to put a suitable indemnity policy in place and/or cannot send us a clear Certificate of Title.

Last updated: 03/06/2025

[View all answers to this question](#)

6.10.2 Who will the lender release any retentions (or instalments of the advance) to?

The borrower

Last updated: 03/06/2025

[View all answers to this question](#)

6.11.1 If different from 1.11, contact point if property is affected by redevelopment or road proposals:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

6.12.1 If different from 1.11, contact point if pre-emption rights, resale restrictions, options etc will affect the lender's security:

As detailed above in 1.11.

Please note we do not lend on any property subject to an overage agreement.

Last updated: 03/06/2025

[View all answers to this question](#)

6.13.1 If different from 1.11, contact point if property is affected by improvement/repair grant which will not be discharged:

When reporting to us please provide the following information:

Whether the grant needs to be repaid (and if so, when);
How much the grant is (whether repayable or not); and
Whether the grant will be in priority to our mortgage.

Last updated: 03/06/2025

[View all answers to this question](#)

7.3 Does the lender require a consent to mortgage from all occupants aged 17 or over?

Consents are required from all occupants of the property aged 17 years and over, except children of the Borrower under the age of 26 years. For a Lifetime Mortgage, spouses and civil partners must be joint owners and joint mortgagors. If our mortgage instruction letter is dated on or after 02 March 2011 the Deed of Consent and Postponement now forms part of the new Mortgage Deed (which incorporates the Mortgage Terms 2011) and should be completed before the Mortgage Deed is sent to the Land Registry.

Offset Flexible Mortgage- consent forms for use have been provided with your instructions and where appropriate should be returned to us after completion.

Last updated: 03/06/2025

[View all answers to this question](#)

7.4 If different from 1.11, contact point if doubts about accuracy of information disclosed:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

8.1 Does the lender allow me to advise any of the specified third parties?

No.

You must strongly recommend to anyone intending to guarantee the mortgage that they should obtain independent legal advice and provide them with a copy of the Standard Mortgage Conditions.

You must strongly recommend to anyone intending to occupy the property who is to execute a consent to mortgage that they should obtain independent legal advice and provide them with a copy of the Standard Mortgage Conditions.

Last updated: 03/06/2025

[View all answers to this question](#)

9.1 Does the lender need to be sent the indemnity insurance policy?

No.- However you must provide full details of indemnity insurance in the Certificate of Title. Where more than one policy is in existence you must also provide us with full details of the additional policies.

Last updated: 03/06/2025

[View all answers to this question](#)

9.2 What limit of indemnity insurance does the lender require?

An amount equal to the value of the property.

Last updated: 03/06/2025

[View all answers to this question](#)

10.2a Will the mortgage advance be paid electronically or by cheque?

Electronically - Mortgage Centre - In the event of the borrower making a request to the Lender to add their conveyancers fees to the loan amount, the Lender will transfer these funds, by way of a separate transaction, on the day of completion.

Last updated: 03/06/2025

[View all answers to this question](#)

10.2b What is the minimum number of days notice lenders require?

7 working days.

Last updated: 03/06/2025

[View all answers to this question](#)

10.3 What are the standard deductions made from the mortgage advance?

CHAPS Fee.

Last updated: 03/06/2025

[View all answers to this question](#)

10.7 On a delayed completion, when and how is advance to be returned?

Mortgage Centre, By CHAPS within one working day of receipt to sort code 60 06 57 account No 98090135 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 conveyancers fees are returned with the mortgage advance if completion is delayed.

Offset Flexible Mortgage -
NatWest Offset Completions Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0845 366 0498

Last updated: 03/06/2025

[View all answers to this question](#)

10.9 If different from 1.11, contact point if completion is delayed?

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

10.10 How long can you hold the mortgage advance before returning it?

See 10.7 above.

Last updated: 03/06/2025

[View all answers to this question](#)

10.11 What, if any interest does the lender charge if return of the advance is delayed?

Interest is calculated on the daily balance outstanding and will be charged at the interest rate applicable to the mortgage advance from the day the funds are released to the conveyancer until the day the funds are recredited to the Bank's account.

Last updated: 03/06/2025

[View all answers to this question](#)

12.3.1 If different from 1.11, contact point for release of retentions/mortgage advance instalments:

As 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

14.1.4 Does the lender require me to make a form CH2 application?

A CH2 application is required where the Offer of Loan refers to the availability of a Reserve Facility, either as a special

condition or as a flexible feature.

Last updated: 03/06/2025

[View all answers to this question](#)

14.1.5 Does the lender need to be sent the original mortgage deed and/or any other original title documents?

No. You should either send the original mortgage deed to HM Land Registry or, in circumstances where you choose to send a certified copy to HM Land Registry or where the application for registration of the mortgage is made by way of the e-Document Registration Service, please retain the original on your file.

The application for registration of our first ranking legal charge must be received by the Land Registry during the priority period. Where you have been unable to register the charge within thirty days of completion you are required to update the LMS system with a reason for the delay at least every thirty days until registration is complete and the required documents have been uploaded. For cases where you have not been instructed through the LMS system please update our Mortgage Centre using the contact details at 1.11.

We do not need you to confirm to us that completion has occurred.

Last updated: 03/06/2025

[View all answers to this question](#)

14.2.1 Where should the title deeds and documents be sent?

Where you have been instructed through the LMS system charge registration documents and delay reasons should be provided to LMS as set out in 14.2.2.

Where you have not been instructed through the LMS system we do not require charge registration documents.

You should seek the Borrowers instructions in relation to all other title deeds and documents which we do not require (as detailed in our instruction letter and Deeds Schedule).

Offset Flexible Mortgage - As detailed above in 1.11a.

Last updated: 03/06/2025

[View all answers to this question](#)

14.2.2 Which documents must I send after completion?

In cases where you have been instructed through the LMS system you are required to upload the following documents to LMS via their system:

Priority Notice (OS1 / OS2 / K17)

Confirmation of Application to Register (AP1 or electronic receipt)

Official Copy of Register

Where applicable you must also upload to LMS the following documents:

Power of Attorney & Statutory Declaration of non-revocation of Power of Attorney

Personal Guarantee

Occupiers Consent and Postponement Deed

Where you have been unable to register the charge within thirty days of completion you are required to update the LMS system with a reason for the delay at least every thirty days until registration is complete and the required documents have been uploaded.

In cases where you have not been instructed through the LMS system

Only documents required are where applicable:

Deed of Consent and Postponement

Certified copy of Power of Attorney

Certified copy of the Statutory Declaration of non-revocation of General Power of Attorney

Any additional documentation received will be returned. – Please use the contact details in 1.11a

Last updated: 03/06/2025

[View all answers to this question](#)

16.1.1 If different from 1.11, contact point for title documents:

For cases where security was registered after 22/6/2009 you should contact the borrower as no title documents are held by us

For cases prior to this date:

Mortgage Centre - Deeds Operations, PO Box 123, Greenock, PA15 1EF
DX 599600, Greenock 3
Telephone: 0345 302 0190

Offset Flexible Mortgage -
NatWest Offset Deeds Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0845 878 9338

Last updated: 03/06/2025

[View all answers to this question](#)

16.3.1 Does the lender have a standard form of transfer/deed of covenant?

No. We require a reconstitution of the security in Transfer of Equity cases.

Last updated: 03/06/2025

[View all answers to this question](#)

16.3.2 If different from 1.11, contact point for finding out the debt amount:

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Redemptions Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0870 400 9625

Last updated: 03/06/2025

[View all answers to this question](#)

16.3.4 Does the lender need to be sent the transfer of equity?

No.

Offset Flexible Mortgage - Yes, after completion.

Last updated: 03/06/2025

[View all answers to this question](#)

16.3.7a If different from 1.11, contact point for obtaining execution of transfer equity:

Not Applicable. See Section 16.3.1 above.

Offset Flexible Mortgage -
NatWest Offset Securities Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012

Fax: 0845 878 9338

Last updated: 03/06/2025

[View all answers to this question](#)

16.3.7b What form of attestation clause does the lender use?

Signed and delivered as a Deed for and on behalf of the Lender by a duly authorised signatory.

Last updated: 03/06/2025

[View all answers to this question](#)

16.4.1 If different from 1.11, contact point for application for consent to letting:

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Account Administration Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012

Fax: 0845 366 0494

Last updated: 03/06/2025

[View all answers to this question](#)

16.4.2 Does the lender need to be sent a copy of the proposed tenancy?

Yes, unless the tenancy is an Assured Shorthold Tenancy.

Last updated: 03/06/2025

[View all answers to this question](#)

16.5.2 If different from 1.11, contact point for confirming proposed deed or agreement will not adversely affect the lender:

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Securities Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0845 878 9338

Last updated: 03/06/2025

[View all answers to this question](#)

16.5.3a Where should the deed of variation be sent?

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Securities Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0845 878 9338

Last updated: 03/06/2025

[View all answers to this question](#)

16.5.3b Where should the deed of rectification be sent?

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Securities Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012
Fax: 0845 878 9338

Last updated: 03/06/2025

[View all answers to this question](#)

16.5.3c Where should the deed of easement be sent?

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Securities Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012

Fax: 0845 878 9338

Last updated: 03/06/2025

[View all answers to this question](#)

16.5.3d Where should the option agreements be sent?

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Securities Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012

Fax: 0845 878 9338

Last updated: 03/06/2025

[View all answers to this question](#)

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

For NatWest Personal Mortgages all requests for a Redemption Statement must be submitted online via LMS Secure Link 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. Further guidance can be found on the conveyancers website www.natwest.com/conveyancers. If you do not have LMS membership please telephone our Mortgage Centre on 0345 302 0190.

Please note this does not include Offset Mortgages. For Offset cases please submit a written request confirming the mortgage account number and sort code, along with confirmation you are acting for the borrower or with the borrower's authority and the expected date of redemption. Please also provide both an email address and fax number of where to send the redemption statement to, in the first instance we will send via email. Write to us at the contact point below:-

Redemptions Team, Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

or email CMSRedemptionsTeam@natwest.com
or fax on 0870 4009625

[View all answers to this question](#)

17.2.1a Where do you send the discharge and repayment remittance?

Mortgage Centre - PO Box 123, Greenock, PA15 1EF.

Offset Flexible Mortgage -
NatWest Offset Securities Team,
Ground Floor, Lakeside 300
Old Chapel Way
Broadland Business Park
NORWICH
NR7 0WG

Telephone: 0345 300 4012

Fax: 0845 878 9338

You do not have to provide or request a discharge for registered land. We will arrange for the mortgage to be discharged following receipt of redemption funds.

We will not provide written confirmation that a charge has been released. Please obtain this information directly from Land Registry using the property title number.

Last updated: 03/06/2025

[View all answers to this question](#)

17.2.1b Does the lender send the discharge via a DS 1 form or direct with the Land Registry?

Yes. With effect from January 2010 wherever possible we will endeavour to submit an Electronic DS1 to HM Land Registry within a reasonable timescale.

We will not provide written confirmation that a charge has been released. Please obtain this information directly from Land Registry using the property title number.

Last updated: 03/06/2025

[View all answers to this question](#)