

# Professional Trainee Loan Scheme

Application Form



# Are you training for a professional qualification? Then talk to us

If you're training for a professional qualification, such as in Law or Medicine, you'll be in full-time study for longer than the typical student.

NatWest Professional Trainee Loans will help you with the costs of long courses, letting you concentrate on your studies. So if you have finished your first year of study (there are special terms for Barristers and Solicitors) on a professional course and would like to borrow some extra money to help you through the rest of your time at college or university, talk to us. We have designed these low-interest loan schemes specially for students. So you won't have to start repaying it until you have finished your course.

## Professional packages

- Loans available up to £20,000 (for Solicitor and Barrister students, loans are available up to £25,000). (To have a NatWest Professional Trainee Loan or a College of Law Loan, you must have a NatWest current account. If your course is full time, we will offer you student terms on this account during your studies.)
- An attractive fixed or variable interest rate.
- No fee for setting up the loan.
- No repayments during your studies and a repayment holiday after you have finished your course.
- Repayment period varies depending on the term of study.
- The loan is available in one lump sum or in instalments over a period of up to two years during your study. If you opt for instalments, draw down dates and amounts need to be reasonable and agreed by us.

## Special terms for trainee Barristers

- You don't have to repay your loan during your studies or pupillage.
- You have the extra option of only having to pay interest for up to three years after you finish your pupillage.

## Professional Trainee Loan Scheme

### Who can apply?

The Professional Trainee Loan Scheme is available to students who are studying full time\* for a professional qualification to become one of the following:

|            |                           |                 |            |                    |          |
|------------|---------------------------|-----------------|------------|--------------------|----------|
| Barrister* | Chiropodist or Podiatrist | Chiropractor    | Dentist    | Doctor             | Optician |
| Osteopath  | Pharmacist                | Physiotherapist | Solicitor* | Veterinary surgeon |          |

- Postgraduates studying for a diploma, MSc or PhD in the above professions are also eligible.
- To apply for the loan as an undergraduate, you must be in at least your second year of full-time study.
- You must be over 18 and resident in the UK (for tax purposes) for at least 3 years prior to the start of the course.
- Part-time Solicitor and Barrister students can also apply to borrow up to the cost of course fees\*.

### \*For Barristers and Solicitors

If you are studying to be a Barrister or a Solicitor and have already graduated in a degree in law or another subject, you can apply for the loan immediately, as long as you have secured a place at:

- a recognised law college (e.g. BPP Law School) for the Graduate Diploma in Law (GDL), Legal Practice Course (LPC) or Bar Vocational Course (BVC) and are a member of one of the Inns; or
- a law college approved by The Law Society for the GDL or LPC (Solicitor qualifying examination), and are a student member of The Law Society.

We recognise that pupillage is part of your formal training and you can apply for a loan during this period. You don't have to meet all the conditions before you apply for the loan. For example, you may still be waiting to hear about your place at a law college when you apply. We could then offer you the loan once you provide evidence to confirm that you have accepted the place (for example, a letter from the college saying that it has received your acceptance form).

## The College of Law Loan Scheme

This loan is available to students who study at one of The College of Law's colleges based in Birmingham, Chester, Guildford, York or London, for one of the following qualifications:

- Graduate Diploma in Law (GDL).
- Legal Practice Course (LPC).
- Bar Vocational Course (BVC).
- You can apply for the loan from the beginning of your course, whether you are studying full time or part time.
- To apply you must be a UK or EU national studying in the UK towards either the GDL, LPC or BVC courses, and be over 18.
- You must also intend to work or practise in the UK after completion of your studies for at least the term of the loan.
- There are three loan schemes available for students who study at The College of Law. Please speak to your local NatWest Student or Graduate Adviser to find out which one applies to you.
- You need not already bank with NatWest to apply for a loan, but in order for you to take out a loan, you are required to open and maintain your main banking relationship with us.

## Some typical examples for both loan schemes

The following examples assume an interest rate of 8.65% a year **(8.9% APR Typical)** fixed for the full term of the loan.

### For all professions (except Barristers)

If you borrowed £15,000 in your last year of study, over 10 years at the fixed rate of 8.65% **(8.9% APR Typical)** you would pay (once you finished your studies and assuming a repayment holiday of six months) 101 repayments of £235.67 a month and one final payment of £235.67 over eight and a half years. The total amount you would have to pay would be £24,038.34. Repayments may vary slightly from those quoted depending on the date of application.

### For Barristers

We recognise pupillage as part of your formal training, so trainee Barristers are given an extended capital and interest repayment holiday, so you won't have to make any repayments during pupillage. Another capital holiday of up to 36 months is also available. During this time you will have to make interest payments every three months.

So if you borrowed £15,000 in your last year of study, over 10 years at the fixed rate of 8.65% a year **(8.9% APR Typical)**, (after you had finished your studies and pupillage) and assuming you had a capital repayment holiday of three years, you would pay 12 interest-only payments (one payment every three months) of £343.49. At the end of that time you would make 59 monthly repayments of £372.30 and the final payment of £372.05. The total amount you would have to pay would be £26,459.63. Repayments may vary slightly from those quoted depending on the date of application.

The Annual Percentage Rate (APR) helps you compare charges for various types of borrowing.

If you decide to pay back your loan early, you will have to pay one month's interest on the balance of the loan outstanding at the time you make the early repayment.

## **How we will charge the interest**

During the capital and interest repayment holiday (your study period) we will add interest to the total amount outstanding every three months, at a fixed or variable rate (whichever applies).

During the capital repayment holiday for barristers (and solicitors studying at The College of Law with a training contract), when you have to make interest-only payments, we will charge the interest to your current account every three months.

## **Prepare for tomorrow and apply today**

Applying for our Professional Trainee Loan is easy. First read the 'Who can apply?' section of this brochure to check you meet the conditions of the scheme. Then all you have to do is fill in the attached application form and return it to any NatWest branch. Our staff will be happy to help you and to answer any questions you may have about the schemes.

**To apply, please fill in the application form attached and return it to your nearest branch.**

## **Other important information**

Over 18s only. Security may be required.

# How to apply for a NatWest Professional Trainee Loan or College of Law Loan

Please fill in this form and take it to your local branch. If you don't have a NatWest Current Account, please also complete an account application form. This can be obtained from your local branch. If you need advice about which account to open, or how to fill in this form, our staff will be pleased to help.

## **The proof of identity you need to open an account with NatWest (new customers)**

As part of our aim to protect existing and potential customers from the risks of fraud and to minimise the instances of money laundering, there is a requirement to undertake identification and address verification for **ALL** new accounts that are opened.

Please remember to bring along **one** of the following to your local branch:

### **Evidence of Identity**

- A current signed passport
- A full UK driving licence
- A benefit book
- A UK armed forces identity card
- EU National ID card
- HM Revenue & Customs issued tax notification and correspondence
- Current firearms or shotgun certificate
- Police warrant card

**AND one** of the following:

### **Evidence of Address**

- A gas, electricity or phone bill\* (mobile telephone bills are not acceptable)
- A current council tax bill
- A bank or building society statement\*
- A full UK driving licence
- Any letter from the Benefits Agency confirming rights to benefits at present
- House/Motor/Motorcycle/Boat insurance certificate or policy

We cannot accept photocopies.

Please note that you cannot use the same item to confirm both your name and address.

\*These documents must be the most recent that you have received and not more than six months old.

**For existing customers** – if you are an existing customer, please speak to a member of staff.

**If you have a current account with another bank or building society**, we may need to see your statements for the most recent month, along with evidence of income, in order to give you an account with the best facilities possible (debit card/overdraft). Three months' statements may be requested in some circumstances. If you have these available, it may help you to open your new NatWest account more quickly. And if your statements have your address on them, you can use them to confirm your current permanent address.

**For new and existing customers** – please also remember to bring along the following:

- Course confirmation, e.g. course offer letter
- If you are a trainee Solicitor or Barrister, your proof of graduation
- If you are a trainee Solicitor, confirmation that you are enrolled as a member of The Law Society

**OR**

- If you are a trainee Barrister, proof that you are a member of one of the Inns.


| <b>Summary Box</b>   |   |  |  |  |
|--|---|--|--|--|
| <b>Key Information for our Professional Trainee Loan Scheme loans from £1,000 to £20,000 (£25,000 if you're studying full-time on selected Legal courses)</b>                          |   |  |  |  |
| <b>APR</b>   | <b>(Variable rate option) Typical 7.7% APR Variable<br/>(Fixed rate option) Typical 8.9% APR</b>  |  |  |  |
| <b>Interest rate ranges</b>  | <b>Loan size range</b><br>£1,000 – £20,000<br>(£25,000 if studying FT on selected Legal courses)  | <b>From</b><br>7.7% variable or 8.9% fixed | <b>To</b><br>7.7% variable or 8.9% fixed | <b>Representative APR</b><br>7.7% variable or 8.9% |
| <b>Interest charging information</b>   | Fixed or variable interest options available.<br>Interest is charged at National Westminster Bank Base Rate plus 7% or a fixed rate of 8.65% nominal. Interest calculated daily on outstanding balance and applied quarterly. |  |  |  |
| <b>Repayment information</b>   | Payment by standing order only on a monthly basis.<br>Deferred repayment periods are available depending on your circumstances.<br>Interest will accrue during deferred payment periods.                                      |  |  |  |
| <b>Repayment Period</b>  | Up to 10 years.<br>Total term of the loan, including deferred payments, beginning from the first drawdown date must not be more than 10 years.  |  |  |  |
| <b>Amount of Loan available</b>  | Up to £20,000 (£25,000, if you're studying full-time for the Graduate Diploma in Law (GDL), Legal Practice Course (LPC) or Bar Vocational Course (BVC)).<br>You can draw the loan in one lump sum or instalments.             |  |  |  |
| <b>Application/Arrangement fee</b>   | No arrangement fee applicable.  |  |  |  |
| <b>Other Fees</b>  | None.   |  |  |  |
| <b>Default Fees</b>  | £30 each time a payment due is not made on time.  |  |  |  |
| <b>Early Settlement</b>  | For fixed rate loans only, an early repayment fee of one month interest may apply.  |  |  |  |
| <b>Illustrative Example</b>  | <b>Fixed rate examples:</b>   |  |  |  |
|  | <b>Loan Amount</b>  | <b>Representative APR</b>                  | <b>Term</b>                              | <b>Monthly Repayment</b>                           |
|  | £5,000  | 8.90%                                      | 60 months                                | £157.02  |
|  | £10,000   | 8.90%                                      | 120 months                               | £157.11  |
|  | £20,000   | 8.90%                                      | 120 months                               | £314.22  |
|  | <b>Total Payable</b><br>£6,594.84<br>£16,025.22<br>£32,050.44   |  |  |  |
| Each example includes an 18 month deferred repayment period (Capital and Interest Holiday). Note that the last repayment will be slightly different to the standard monthly repayment. |   |  |  |  |
| <b>Variable rate examples: (assumes base rate at 0.5%)</b>   |   |  |  |  |
| <b>Loan Amount</b>   | <b>Representative APR</b>   | <b>Term</b>                                | <b>Monthly Repayment</b>                 | <b>Total Payable</b>                               |
| £5,000   | 7.70%   | 60 months                                  | £151.47                                  | £6,361.74  |
| £10,000  | 7.70%   | 120 months                                 | £148.04                                  | £15,100.08   |
| £20,000  | 7.70%   | 120 months                                 | £296.09                                  | £30,201.18   |
| Each example includes an 18 month deferred repayment period (Capital and Interest Holiday). Note that the last repayment will be slightly different to the standard monthly repayment. |   |  |  |  |

| Summary Box  |  |                                  |                                |  |                      |
|--|--|----------------------------------|--------------------------------|--|----------------------|
| Key Information for our Professional Trainee Loans for College of Law students from £1,000 to £25,000  |  |                                  |                                |  |                      |
| APR  | (Variable rate option) Typical 7.7% APR Variable<br>(Fixed rate option) Typical 8.9% APR   |                                  |                                |  |                      |
| Interest rate ranges   | Loan size range<br>£1,000 – £25,000  | From<br>7.7% variable<br>or 8.9% | To<br>7.7% variable<br>or 8.9% | Representative APR<br>7.7% variable<br>or 8.9% |                      |
| Interest charging information  | Fixed or variable interest options available.<br>Interest is charged at National Westminster Bank Base Rate plus 7% or a fixed rate of 8.65% nominal. Interest calculated daily on outstanding balance and applied quarterly.                                |                                  |                                |  |                      |
| Repayment information  | Payment by standing order only on a monthly basis.<br>Deferred repayment periods are available depending on your circumstances.<br>Interest will accrue during deferred payment periods.   |                                  |                                |  |                      |
| Repayment Period   | Up to 10 years.<br>Total term of the loan, including deferred payments, beginning from the first drawdown date must not be more than 10 years.   |                                  |                                |  |                      |
| Amount of Loan available   | Up to £25,000, if you're studying full-time for the Graduate Diploma in Law (GDL), Legal Practice Course (LPC) or Bar Vocational Course (BVC).<br>You can draw the loan in one lump sum or instalments.<br>Up to £3,000 can be used to repay existing debts. |                                  |                                |  |                      |
| Application/Arrangement fee  | No arrangement fee applicable.   |                                  |                                |  |                      |
| Other Fees   | None.  |                                  |                                |  |                      |
| Default Fees   | £30 each time a payment due is not made on time.   |                                  |                                |  |                      |
| Early Settlement   | For fixed rate loans only, an early repayment fee of one month interest may apply.   |                                  |                                |  |                      |
| Illustrative Example   | <b>Fixed rate examples:</b>  |                                  |                                |  |                      |
|  | <b>Loan Amount</b>   | <b>Representative APR</b>        | <b>Term</b>                    | <b>Monthly Repayment</b>                       | <b>Total Payable</b> |
|  | £5,000   | 8.90%                            | 60 months                      | £157.02  | £6,594.84            |
|  | £10,000  | 8.90%                            | 120 months                     | £157.11  | £16,025.22           |
|  | £20,000  | 8.90%                            | 120 months                     | £314.22  | £32,050.44           |
|  | Each example includes an 18 month deferred repayment period (Capital and Interest Holiday). Note that the last repayment will be slightly different to the standard monthly repayment.   |                                  |                                |  |                      |
| <b>Variable rate examples: (assumes base rate at 0.5%)</b>   |  |                                  |                                |  |                      |
| <b>Loan Amount</b>   | <b>Representative APR</b>  | <b>Term</b>                      | <b>Monthly Repayment</b>       | <b>Total Payable</b>                           |                      |
| £5,000   | 7.70%  | 60 months                        | £151.47                        | £6,361.74                                      |                      |
| £10,000  | 7.70%  | 120 months                       | £148.04                        | £15,100.08                                     |                      |
| £20,000  | 7.70%  | 120 months                       | £296.09                        | £30,201.18                                     |                      |
| Each example includes an 18 month deferred repayment period (Capital and Interest Holiday). Note that the last repayment will be slightly different to the standard monthly repayment. |  |                                  |                                |  |                      |

| <b>Summary Box</b><br><b>Key Information for our Professional Trainee Loans for BPP Law School students</b><br><b>(on an eligible course) from £1,000 to £25,000</b>                   |   |   |                                       |   |                      |
|--|---|---|---------------------------------------|---|----------------------|
| <b>APR</b>   | <b>(Variable rate option) Typical 7.7% APR Variable</b><br><b>(Fixed rate option) Typical 8.9% APR</b>  |   |                                       |   |                      |
| <b>Interest rate ranges</b>  | <b>Loan size range</b><br>£1,000 – £25,000  | <b>From</b><br>7.7% variable<br>or 8.9% | <b>To</b><br>7.7% variable<br>or 8.9% | <b>Representative APR</b><br>7.7% variable<br>or 8.9% |                      |
| <b>Interest charging information</b>   | Fixed or variable interest options available.<br>Interest is charged at National Westminster Bank Base Rate plus 7% or a fixed rate of 8.65% nominal. Interest calculated daily on outstanding balance and applied quarterly. |   |                                       |   |                      |
| <b>Repayment information</b>   | Payment by standing order only on a monthly basis.<br>Deferred repayment periods are available depending on your circumstances.<br>Interest will accrue during deferred payment periods.                                      |   |                                       |   |                      |
| <b>Repayment Period</b>  | Up to 10 years.<br>Total term of the loan, including deferred payments, beginning from the first drawdown date must not be more than 10 years.  |   |                                       |   |                      |
| <b>Amount of Loan available</b>  | Up to £25,000, if you're studying full-time for the Graduate Diploma in Law (GDL), Legal Practice Course (LPC) or Bar Vocational Course (BVC).<br>You can draw the loan in one lump sum or instalments.                       |   |                                       |   |                      |
| <b>Application/Arrangement fee</b>   | No arrangement fee applicable.  |   |                                       |   |                      |
| <b>Other Fees</b>  | None.   |   |                                       |   |                      |
| <b>Default Fees</b>  | £30 each time a payment due is not made on time.  |   |                                       |   |                      |
| <b>Early Settlement</b>  | For fixed rate loans only, an early repayment fee of one month interest may apply.  |   |                                       |   |                      |
| <b>Illustrative Example</b>  | <b>Fixed rate examples:</b>   |   |                                       |   |                      |
|  | <b>Loan Amount</b>  | <b>Representative APR</b>               | <b>Term</b>                           | <b>Monthly Repayment</b>                              | <b>Total Payable</b> |
|  | £5,000  | 8.90%                                   | 60 months                             | £157.02   | £6,594.84            |
|  | £10,000   | 8.90%                                   | 120 months                            | £157.11   | £16,025.22           |
|  | £20,000   | 8.90%                                   | 120 months                            | £314.22   | £32,050.44           |
|  | Each example includes an 18 month deferred repayment period (Capital and Interest Holiday). Note that the last repayment will be slightly different to the standard monthly repayment.  |   |                                       |   |                      |
| <b>Variable rate examples: (assumes base rate at 0.5%)</b>   |   |   |                                       |   |                      |
| <b>Loan Amount</b>   | <b>Representative APR</b>   | <b>Term</b>                             | <b>Monthly Repayment</b>              | <b>Total Payable</b>                                  |                      |
| £5,000   | 7.70%   | 60 months                               | £151.47                               | £6,361.74   |                      |
| £10,000  | 7.70%   | 120 months                              | £148.04                               | £15,100.08  |                      |
| £20,000  | 7.70%   | 120 months                              | £296.09                               | £30,201.18  |                      |
| Each example includes an 18 month deferred repayment period (Capital and Interest Holiday). Note that the last repayment will be slightly different to the standard monthly repayment. |   |   |                                       |   |                      |

## Your information

For details of how we and others will use your information and how to give your consent, please look for the padlock symbol below and in the accompanying Terms and Conditions or contact your branch.

 Please complete this form in BLOCK CAPITALS and in black ink, mark the box with a cross where applicable and \*delete as appropriate. Please do not write or mark this form outside the boxes and lines. Applying is simple and should only take about 15 minutes.

### 1. Customer details

Are you an existing NatWest customer?

Yes  No

If 'Yes', please provide

Account number

Sort code

Title

Mr  Mrs  Miss  Ms  Other

(please specify)

First name

Middle name(s)



Surname

Address line 1

Address line 2

Address line 3

Address line 4 OR  
overseas country

Postcode

Is this property a flat?

Yes  No

Date of entry to this address  
(e.g. 01JUN2005)

If less than 3 years please provide previous address

Previous address line 1

Previous address line 2

Previous address line 3

Previous address line 4 OR  
overseas country

Postcode

Is this property a flat?

Yes  No

Date of entry to this address

Correspondence address (if different to your current address, e.g. Term address)

Term address line 1

Term address line 2

Term address line 3

Term address line 4 OR  
overseas country

Postcode

Is this property a flat?

Yes  No

Nationality

Country of residence

Great Britain  OR Other

If 'Other', please also provide

Country of birth

Place of birth (town)

Residential status

Home owner  Renting  Living with parents  Other

Home telephone number

Preferred daytime  
contact number

Mobile number

Relationship status

Single  Living with partner  Married/In a civil partnership   
Widowed/Surviving civil partner  Divorced/Separated/Dissolved

Date of birth

Number of dependants

## 2. Course details

Name of University/College

Faculty/Degree

Duration of course

years  months

Course start date

Graduation year

Present year of study

1st  2nd  3rd  4th  5th  Postgraduate

### 3. College of Law Loan only

Subject

Classification

Graduation month and year

University attended

Have you obtained a training contract? Yes  No

If 'Yes', please provide details or copy of offer letter

I have attached confirmation that I have been accepted on my course (for example, the College's acknowledgement of receiving your acceptance).

### 4. Current banking details

Please give details of your main bank (where you hold your current or savings account) if not NatWest

Main bank

Account number  Sort code

Approximate date account opened

Type of account Current  Savings  Loans  Mortgage

Do you have a Cheque card?  Payment/Debit card?

Building Society

Account number  Sort code

Approximate date account opened

Type of account Current  Savings  Loans  Mortgage

Do you have a Cheque card?  Payment/Debit card?

If you are not an existing customer, please enclose your previous 3 months' account statements. These will be returned. It is a condition of the account that NatWest is your main bank and all existing student/graduate banking be transferred to us.

How many credit cards do you have?  Total outstanding balance of all credit cards £

Please give details of your main credit card. This is the one you use most frequently or the one with the greatest balance.

Type of card (e.g. MasterCard/  
Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£

Balance £

Approximate date  
account opened

#### 4.1 Other credit cards/charge cards

Type of card (e.g. MasterCard/  
Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£

Balance £

Approximate date  
account opened

Type of card (e.g. MasterCard/  
Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£

Balance £

Approximate date  
account opened

Type of card (e.g. MasterCard/  
Visa/Storecard)

Issuer

Name of account/cardholder

Credit limit

£

Balance £

Approximate date  
account opened

#### 4.2 Financial status

Have you ever been insolvent, bankrupt, sequestrated, involved in any  
court proceedings for debt or made arrangements with your creditors?

Yes  No

If 'Yes', please provide details on an attached sheet.





## 7.2 Professional Trainee Loan Scheme (College of Law students please fill in section 7.3)

Tuition fees £

Living expenses £  (a period of study or a remaining period of study plus an extra repayment holiday (up to six months)<sup>†</sup>)

(1) Length of your capital and interest repayment holiday<sup>†</sup>  months

(2) Length of your capital holiday (for Barristers only)  months

(3) Repayment term  months

The total period of (1), (2) and (3) must not be more than 120 months

## 7.3 The College of Law Loan Scheme (If you are not a College of Law student please fill in section 7.2)

Tuition fees £

Living expenses £

Your existing debts £  (this must not be more than £3,000)

Please put a cross in the box if you would prefer that we send your **tuition fees** direct to The College of Law

We will confirm the amounts payable and dates of payment with you following receipt of your application.

(1) Length of your capital and interest repayment holiday<sup>††</sup>  months (a period of study or a remaining period of study plus an extra repayment holiday (up to nine months).

(2) Length of your capital holiday  months Please speak to your Student or Graduate Adviser<sup>††</sup>)

(3) Repayment term  months

The total period of (1), (2) and (3) must not be more than 120 months

## 8. Credit reference agencies

We may obtain information about you from credit reference agencies and Group records to check your credit status and identity. The agencies will record our enquiries which may be seen by other companies who make their own credit enquiries. We may use credit scoring.

Your application will be assessed using credit reference agency records relating to anyone with whom you have a joint account or similar financial association. If this is a joint application and such a link does not already exist then one may be created now. These links will remain until you file a 'notice of disassociation' at the credit reference agencies.

## 9. Fraud prevention agencies

- If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.
- We may also obtain information about you from fraud prevention agencies.

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## 10. Keeping you informed

We would like to keep you informed by letter and by phone about products, services and additional benefits that we believe may be of interest to you. If you don't want us to do this, please place a cross in this box.

We would also like to keep you informed via the mobile number you may have provided earlier in this form.

May we keep you informed by mobile messaging?      Yes       No

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## 11. Giving your consent

By signing this application you are agreeing that we may use your information in the way described in this form (including the 'Keeping you informed' section) and in the associated Terms and Conditions.

### For College of Law students only

By signing this application you are agreeing that we may disclose relevant information to the College of Law, specifically in relation to this application and the payment of student fees.

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## 12. Changes to interest rates

Where the interest rate in a loan agreement is stated as being a percentage above the Bank's base rate, the interest rate of the Professional Trainee Loan Scheme/College of Law Loan is linked to National Westminster Bank base rate. Details of our current base rate can be found at [natwest.com](http://natwest.com) or by asking at any branch. Any future changes to base rate will be made available via the national press, [natwest.com](http://natwest.com) or in any branch.

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## 13. Declaration and signature(s)

1. I submit this application for a NatWest Professional Trainee Loan/College of Law Loan and declare that information herein is true and accurate.
2. I also authorise you to make any enquiries you deem necessary for confirmation of the information contained in this application and for the purpose of credit assessment.
3. I understand that you may decline this application.
4. I understand that any approval of this application will not constitute an agreement to make a loan or provide any other credit and will not bind either me or the Bank to enter into any such agreement. Any agreement to provide the loan to which this application relates will be constituted only by a credit agreement being signed by me and the Bank in accordance with the Consumer Credit Act 1974.

### Customer signature

Date \_\_\_\_\_

**Branch or Relationship Manager use only**

Account number allocated

Existing CIN

Relationship Manager/  
Customer Adviser

Location

Telephone number



