## **Refer a Friend**



By referring a friend to Skipton International you and a friend could each receive £100 on completion of their UK Buy-To-Let, Guernsey or Jersey mortgage. Refer a friend to open and fund a Skipton International savings account and you could each receive £50/\$50 USD. Simply fill out the form, pass it to your friend and ask them to enclose it with their application. There is no limit on the number of rewards for which you may qualify.

## **Your Details**

Name			
Your Account Number (if known)			
Account Name			
Signature			
Referral Friend's Name			
Are you recommending them for:	Mortgage	Savings	

## **Scheme Rules**

- 1. Our "Recommend a Friend" scheme is solely for the benefit of existing customers of Skipton International whose accounts or mortgages have been maintained in accordance with our normal terms and conditions. The scheme is designed as a promotion, which may be withdrawn at any time.
- Only bona fide new savings accounts or mortgages will qualify under the Scheme, which means that no rewards will be arranged until newly recommended customer's have met all of our normal account opening requirements as laid out in our Terms and Conditions or until the mortgage completes. Loans granted are subject to our Lending Policy.
- 3. Signed application forms must be submitted for all new accounts. Qualifying savings accounts must be opened with money new to Skipton International.
- 4. No additional accounts opened by an existing account holder or further advances taken out by existing borrowers will qualify for the scheme.
- 5. For a reward to qualify an application must not have been previously received from any other source.
- Only one reward per new account relationship will qualify for the scheme. Rewards will not be given for each person (where there is more than one account holder named on the account) or for each account where multiple accounts are opened.
- 7. In the event that Skipton International considers that the scheme is being abused, for whatever reason, we reserve the right to refuse to offer a reward, having first explained why.
- If you are a mortgage customer we will credit the reward to the account from which you make you monthly
  mortgage payment. If you are a savings customer we will credit the reward to one of your Skipton International accounts.
- 9. This scheme is not open to employees of Skipton International or the Skipton Building Society Group.

10. This form must be submitted to Skipton within 30 days of receipt of a mortgage or savings application.

Any "Refer a Friend" application received outside of this 30 day window will not be paid.

Skipton International Ltd is licensed under the Lending, Credit and Finance (Bailiwick of Guernsey) Law 2022. All mortgages are subject to status and valuation. Your home may be respossed if you do not keep up repayments on your mortgage. Registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society.

Skipton will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data. Our Privacy Policy can be found at www.skiptoninternational.com. Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the

<sup>&</sup>quot;Ordinance"). Further information and a leaflet about the Scheme are available at: Website: www.dcs.gg

Deposits made with Skipton International Limited are not covered by the Financial Services Compensation Scheme established under the UK Financial services and Markets Act 2000. To help maintain service and quality, telephone calls may be recorded and monitored.