



**SKIPTON
INTERNATIONAL**
LIMITED

F U R T H E R A D V A N C E
A P P L I C A T I O N F O R M
G U E R N S E Y

FURTHER ADVANCE APPLICATION FORM

Please complete all sections of this form using BLOCK CAPITALS and tick boxes as appropriate. Please use BLACK INK. Please note failure to complete all sections may result in your application being delayed.

SECTION 1 – PERSONAL DETAILS

Data Protection Notice - For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2001 Skipton International Limited (SIL) will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future. We will not keep your data longer than necessary. Your data may include "sensitive information". The Act defines "sensitive information" as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence.

EXISTING ACCOUNT NUMBER

FIRST APPLICANT

1. TITLE: MR/MRS/MISS/OTHER SURNAME

FORENAME(S)

PREVIOUS/MAIDEN NAME(S)

DATE OF BIRTH

D	D	M	M	Y	Y	Y	Y
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>

2. PRESENT ADDRESS

POSTCODE

HOW LONG AT THIS ADDRESS

YEARS	MONTHS
<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>

HOME TELEPHONE NO.

WORK TELEPHONE NO.

MOBILE TELEPHONE NO.

EMAIL ADDRESS

PREFERRED METHOD OF CONTACT HOME MOBILE WORK EMAIL

SECOND APPLICANT

1. TITLE: MR/MRS/MISS/OTHER SURNAME

FORENAME(S)

PREVIOUS/MAIDEN NAME(S)

DATE OF BIRTH

D	D	M	M	Y	Y	Y	Y
<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>	<input style="width: 20px; height: 20px;" type="text"/>

2. PRESENT ADDRESS

POSTCODE

HOW LONG AT THIS ADDRESS

YEARS	MONTHS
<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>

HOME TELEPHONE NO.

WORK TELEPHONE NO.

MOBILE TELEPHONE NO.

EMAIL ADDRESS

PREFERRED METHOD OF CONTACT HOME MOBILE WORK EMAIL

3. MARKETING CONSENT

I **consent** to receiving details of other products and services and confirm that I understand that:

- I can request **not** to receive any details from SIL about its own or Skipton Group products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box: Applicant 1
- the information provided in this application may be shared by SIL with other companies within the Skipton Group (a list of which is available on request) for marketing purposes. I understand that I may request SIL **not** to share my personal details with these companies by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box: Applicant 1
- I can request **not** to receive any details by telephone about SIL's products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS at any time, or by ticking this box: Applicant 1
- I **consent** to receiving details of SIL's products and services by email: Applicant 1

I **consent** to receiving details of other products and services and confirm that I understand that:

- I can request **not** to receive any details from SIL about its own or Skipton Group products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box: Applicant 2
- the information provided in this application may be shared by SIL with other companies within the Skipton Group (a list of which is available on request) for marketing purposes. I understand that I may request SIL **not** to share my personal details with these companies by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS, or by ticking this box: Applicant 2
- I can request **not** to receive any details by telephone about SIL's products by writing to it at P O Box 509, Fairbairn House, Rohais, St Peter Port, Guernsey, GY1 6DS at any time, or by ticking this box: Applicant 2
- I **consent** to receiving details of SIL's products and services by email: Applicant 2

FIRST APPLICANT

4. Marital Status: CIVIL PARTNERSHIP [] DIVORCED []
MARRIED [] SEPARATED [] SINGLE [] WIDOWED []

5. What is your expected retirement age? []

6. If separated or divorced, has financial settlement been arranged? YES [] NO []

7. NUMBER OF DEPENDANTS [] AGES: []

YOUR PLACE OF BIRTH

COUNTRY []

TOWN []

NATIONALITY []

8. Previous address if less than 3 years at present address

[]

[]

POSTCODE []

9. Please give the names of all other persons over the age of 18 (at the time of completion) who will be living at the property:

[]

[]

10. EMPLOYMENT DETAILS

a. EMPLOYED [] OTHER [] SELF-EMPLOYED []
STUDENT [] RETIRED []

If other please state []

b. OCCUPATION []

c. Name, address and telephone number of employer, or if self-employed, the business address and telephone details:

[]

[]

POSTCODE [] TEL. NO. []

d. Length of employment [] YEARS

e. Is it permanent? YES [] NO []

f. Are you employed FULL TIME [] PART TIME []

g. Nature of business, if self employed []

h. Are you under redundancy notice YES [] NO []

11. If self employed:

How long have you been trading []

What is your % share holding []

What is your registered number []

12. Name and address of accountant if self-employed:

[]

POSTCODE [] TEL. NO. []

SECOND APPLICANT

4. Marital Status: CIVIL PARTNERSHIP [] DIVORCED []
MARRIED [] SEPARATED [] SINGLE [] WIDOWED []

5. What is your expected retirement age? []

6. If separated or divorced, has financial settlement been arranged? YES [] NO []

7. NUMBER OF DEPENDANTS [] AGES: []

YOUR PLACE OF BIRTH

COUNTRY []

TOWN []

NATIONALITY []

8. Previous address if less than 3 years at present address

[]

[]

POSTCODE []

9. Please give the names of all other persons over the age of 18 (at the time of completion) who will be living at the property:

[]

[]

10. EMPLOYMENT DETAILS

a. EMPLOYED [] OTHER [] SELF-EMPLOYED []
STUDENT [] RETIRED []

If other please state []

b. OCCUPATION []

c. Name, address and telephone number of employer, or if self-employed, the business address and telephone details:

[]

[]

POSTCODE [] TEL. NO. []

d. Length of employment [] YEARS

e. Is it permanent? YES [] NO []

f. Are you employed FULL TIME [] PART TIME []

g. Nature of business, if self employed []

h. Are you under redundancy notice YES [] NO []

11. If self employed:

How long have you been trading []

What is your % share holding []

What is your registered number []

12. Name and address of accountant if self-employed:

[]

POSTCODE [] TEL. NO. []

FIRST APPLICANT

17. Other than the existing SIL mortgage already held, do you have another loan secured on your existing property? YES NO

If yes, enter details in the table under question 16 and indicate if the loan will be repaid on or before completion of your further advance.

18. Have you ever made arrangements with creditors or been made bankrupt or is there such action pending? YES NO

19. Have you ever had any court judgements against you? YES NO

20. Have you ever (voluntarily or otherwise) had a property re-possessed by a lender or entered into any arrangement for mortgage arrears? YES NO

21. Have you ever had a request for a mortgage refused? YES NO

If the answer is YES to 17, 18, 19, 20 or 21 please give details on a separate sheet of paper.

SECOND APPLICANT

17. Other than the existing SIL mortgage already held, do you have another loan secured on your existing property? YES NO

If yes, enter details in the table under question 16 and indicate if the loan will be repaid on or before completion of your further advance.

18. Have you ever made arrangements with creditors or been made bankrupt or is there such action pending? YES NO

19. Have you ever had any court judgements against you? YES NO

20. Have you ever (voluntarily or otherwise) had a property re-possessed by a lender or entered into any arrangement for mortgage arrears? YES NO

21. Have you ever had a request for a mortgage refused? YES NO

SECTION 2 - LOAN DETAILS

22. How much do you wish to borrow? £

23. What is the estimated value of the property? £

24. Over how many years, please note, this should not exceed the term of your primary loan? YEARS

25. Which type of mortgage do you require?
 Repayment Interest only Part repayment/part interest only

Where part repayment and part interest only please state the amount you require on an interest only basis £

26. If any part is interest only please indicate the repayment vehicle(s)?

- Endowment
- Inheritance
- Other
- Over-payments
- Pension
- Sale of assets
- Sale of property
- Savings
- Stocks and Shares
- Unit Trusts

If other please state

27. SIL product required

28. For buy to let only:
 Monthly income £

Number of buy to lets held

Is the property let YES NO

29. Is the purpose of the further advance to:
 Raise capital Consolidate debts Make home improvements Buy a car

if the purpose of the loan is to raise capital, please provide full details

30. How much is required for home improvements? £

Please provide a breakdown of how much is required for each element, eg kitchen, extension

How much is required to repay loans for home improvements? £

Please provide a breakdown of how much is required for each element, eg kitchen, extension

Do you require environmental/planning consent YES NO

31. Has a survey/valuation been carried out since you purchased the property? YES NO

If yes, please state the new valuation £

please state the name of the surveyor

32. Will any additional borrowing be secured on the property as a second charge? YES NO

33. Name of your advocate, if applicable:

34. Building Insurance details
 Please state the following details of your existing policy:

Company:

Policy number:

Please tick the box if you wish us to arrange an appointment to see a local Independent Financial Adviser for a no obligation consultation.

SECTION 3 – CUSTOMER IDENTIFICATION, VERIFICATION OF INCOME & SUPPORTING DATA

35. SIL requires the following documentation for each applicant:

	FIRST APPLICANT	SECOND APPLICANT
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Original or certified copy of passport or full valid Guernsey or Jersey driving licence;	<input type="checkbox"/>	<input type="checkbox"/>
Original or certified copy of marriage certificate (if applicable);	<input type="checkbox"/>	<input type="checkbox"/>
Latest salary slip, or, if self-employed, your latest 2 years' signed finalised accounts;	<input type="checkbox"/>	<input type="checkbox"/>
Latest 3 full months' bank statements on all bank accounts held;	<input type="checkbox"/>	<input type="checkbox"/>
Tenancy agreement, if rented;	<input type="checkbox"/>	<input type="checkbox"/>
Landlord's insurance, if rented;	<input type="checkbox"/>	<input type="checkbox"/>
Environmental/Planning consent if applicable.	<input type="checkbox"/>	<input type="checkbox"/>

Please tick to indicate enclosed documents. All originals supplied will be returned to you directly.

Please provide written dispersal instructions for the funds upon completion of the loan; please note all applicants are required to sign this instruction.

SECTION 4 – DECLARATION

Thank you for completing this form – please read the following declaration before signing this application.

I apply for a loan, which I understand will be secured on my property, on the basis of the information I have supplied.

I consent to SIL at any time transferring or otherwise disposing of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

I declare that:

- I am over 18 years of age;
- there are no existing loans or mortgages in my name with SIL or any other lender other than declared on this application form;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or "spent" offences by virtue of the Rehabilitation of Offenders (Bailiwick of Guernsey) Law 2002;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given changes before the mortgage is completed, I shall advise SIL immediately.

APPLICATION COSTS AND SURVEYOR'S REPORT & VALUATION

I acknowledge that SIL reserves the right to reject my application without giving any reason.

I understand that, when appropriate, I need to obtain a surveyor's report on the property offered as security at my expense. I accept that in the event of the facility not proceeding to completion for whatever reason, I will be solely responsible for all legal, survey and other costs of whatever nature incurred by SIL or its adviser in connection herewith.

YOUR PERSONAL DATA

I consent to SIL using and disclosing the information contained in my application form and about my account in the following ways:

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in this application, any supporting documents or information whether relating to the property or not, the mortgage

and conduct of the mortgage account and any information or documentation involving me or the property (which may include sensitive information) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to SIL's agents and third party processors if this is necessary for any of these purposes. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. I further consent to SIL passing the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;

- referring to my employees or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to SIL;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by SIL following formal demand, being passed to a credit reference agency;
- (in the event the property to be mortgaged is repossessed by SIL) information being passed to a credit reference agency;
- to make enquiries of authorised referees and licensed credit reference agencies who will supply SIL with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds;
- to prevent or detect fraud, or to assist in verifying my identity, SIL may make searches of Group records and at fraud prevention agencies who will supply information. SIL may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. SIL, members of the Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- if false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;
- using my information to help develop and improve the products and services offered to me and other customers. SIL may also share information with other companies within the Skipton Group to help provide me with a high standard of service, (for example administrative purposes).

I understand that:

- information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any "associated" records of my partners. By stating a financial association with another party, I also declare that SIL is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an "association" between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing, upon payment of a fee, details which are held about me by SIL and where necessary rectify the information that is held about me;
- I have the right of access to my personal records held by credit and fraud agencies. SIL will supply their names and addresses upon request.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge and belief the statements in these Declarations are true and correct.

I authorise you to take up references and check my identity in such ways that are deemed necessary.

I understand that where the term takes me to beyond retirement age it is my responsibility to ensure I have sufficient funds to maintain payments to the end of the term.

I understand a Tariff of Charges is available on request.

I understand that if my application is self-certified I confirm that my income is as stated in this application form and that the particulars given in this form are accurately stated and complete to the best of my knowledge and belief.

SECTION 5 – SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA

Please ensure you have carefully read all the declarations in section 4 before signing below.

It is important that you read and understand the section entitled "Marketing Consent" and "Your Personal Data". By signing this application, you agree that we can use your information as described.

I hereby authorise and request you to provide Skipton International Limited with any information they may require.

Please note that the repayments for this further advance will be collected under the existing direct debit held for your primary loan.

Signature(s) of applicant(s):

1. _____ Dated: _____

2. _____ Dated: _____



**SKIPTON
INTERNATIONAL**
LIMITED

PO BOX 509, FAIRBAIRN HOUSE, ROHAIS, ST PETER PORT, GUERNSEY, GY1 6DS

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TO HELP MAINTAIN SERVICE AND QUALITY, SOME TELEPHONE CALLS MAY BE RECORDED AND MONITORED

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE