



**SKIPTON  
INTERNATIONAL**

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## **A Guide to eMortgages**

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**Kate Le Prevost**

**01481 732260**

**[Kate.leprevost@skiptoninternational.com](mailto:Kate.leprevost@skiptoninternational.com)**

# eMortgages

## Registering

To enable you to use our online portal you will need to register on the online system and the link is <https://guernsey.skiptoninternational.com/SignIn/>

You will also need your company number which can be provided by the Mortgage Sales team.

Once you have completed the registration process, you will receive an automated email with an activation code. Please then log in and use the activation code when prompted.

When you are logged in, you will need to select "Start new UK buy to let".

## When and how to use the system

- Do not use for existing clients or for a resubmission/unsuccessful application in the past.
- If either of the above apply, please email the case over to the underwriting team address [SILPreOffer@skiptoninternational.com](mailto:SILPreOffer@skiptoninternational.com). This will also apply to a double case, please input one on the system and email the second one.
- **N.B.** If you do email a case, please can you send each attachment on a separate email i.e. KYC on one, Income on another, each bank account (not statement) on a separate email etc.
- **Follow the checklist provided on the opening pages of the mortgage application form!!**
- **Do not click submit until you have all the documents to upload.** Feel free to input but do not submit.
- It is extremely important that you provide the minimum required documents but please do not upload more than required. For example, if we are requesting 2 months bank statements, please do not upload 6 months. Unless there are mitigating circumstances i.e. explaining certain issues or to provide greater clarity, please only provide what is asked for on the checklist and supporting documents pages.
- If you are uploading a case on eMortgages, always use the eMortgage declaration and if you cannot use it for the reasons above, please always use the full application form. Links to both of these can be found below.
  - [Declaration](#)
  - [Full application form](#)
- Please always use the links for either the eMortgage declaration or full application pack from the website (or above) as these are updated on a regular basis and we cannot accept old forms that do not have all of the current information requested. **Do not save as PDFs on your system.**
- If the underwriter requests additional information/documentation please upload these on eMortgages rather than emailing the underwriter.

# Packaging guidelines

## Common faults

- Ensure everything from the checklists are provided. These can be found at the front of the declaration and application form.
- Do not submit a case until **ALL the information** has been received by the client.
- Application fee is payable **at the time of application** NOT AIP.
- Cannot apply until a UK bank account is open.
- Credit card details must be provided under existing commitments even if zero balances and a statement provided.
- Declaration of Source of Funds form must be completed in full, including the amount, signed by the client or donor, and evidence provided.
- Any non English documents must be translated into English by a reputable translation company and certified as true translated copy of the original document. Some exceptions could apply if the client is based in Europe but these must be pre-approved.
- One the product selection page, the product code will need to be input in the exclusive box prior to clicking the “Add product” button. The codes can be found on the rate sheets.

**REMEMBER** – We are here to assist you and if you have any queries on how to use the portal or what to provide, please contact Kate Le Prevost in the first instance or, in her absence, any member of the Mortgage sales team. If you have any technical difficulties on the portal or are locked out, please also contact the below.

Kate Le Prevost – 01481 732260 – [kate.leprevost@skiptoninternational.com](mailto:kate.leprevost@skiptoninternational.com)

Mortgage Sales – 01481 734000 – [mortgagesales@skiptoninternational.com](mailto:mortgagesales@skiptoninternational.com)



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