



SKIPTON INTERNATIONAL

UK Buy-To-Let Application Additional Borrowing

Please be advised, draw down will happen within 10 working days of receipt of the signed offer letter which must be returned within 14 days of issue.

For direct applicants please email: Jerseyenquiries@skiptoninternational.com

or post: 9 Waterloo Street St Helier Jersey JE2 4WT, Great Britain

Tel: +44 (0) 1534 509 501

For brokers please email: Mortgagesales@skiptoninternational.com

or post: PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS, Great Britain

Tel: +44 (0) 1481 734 000

www.skiptoninternational.com

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

To help maintain service and quality, some telephone calls may be recorded and monitored
Registered in Guernsey: 30112

UK Buy-To-Let Mortgage Application Checklist

Skipton is unable to proceed until the application form is fully completed, all supporting documents and application fee has been received, plus below check list completed.

Incomplete applications will be returned to the sender.

Please read these guidelines carefully.

Please complete this checklist and submit with your mortgage application. Incomplete applications will not be processed until all required documentation has been received including the application fee. All non-English documentation must be translated by a reputable translation company.

Application fee

The application fee is payable at the point of submission of the application and can be paid by bank transfer – please see the [UK Buy-To-Let application fee](#) sheet for full details of the fee. Please note we are unable to proceed with an application until this fee is received, as this covers legal and valuation costs where applicable.

UK Buy-To-Let Mortgage Application Additional Borrowing Form

The original copy of the form fully completed and signed by all applicants (signatures required).

Direct Debit Mandate

Skipton International will continue to rely upon the existing Direct Debit account from which your primary mortgage is debited. Should you wish to change the account your payments are debited from, please contact our Mortgage Services Department on mortgageservices@skiptoninternational.com or +44 (0)1481 712279.

See page 19.

Identification Verification

Copy of current passport certified to be a true copy of the original document and photograph a reasonable likeness of the holder (signatures required). [Form can be found here.](#)
Please ensure that the signature page of the passport is also provided.

Address Verification (Please note only if previous address on file has changed)

Certified copy of an appropriate document dated within the last 3 months (signatures required).

Bank Statements (all documents to be provided in **English**)

- One month bank statement. This must show your salary / pension being credited and mortgages/ rent being debited (if applicable). The statements must detail account holder's name(s), account number, narrative, debits, credits and running balances.
- One month UK bank statement (Statement for the account stated on the Direct Debit Mandate).

If you have reversals, returned items or debit balances in excess of any overdraft limit, you should contact us prior to submitting your application.

Mortgage Statements

Statements covering last 12 months for any UK mortgages held by the applicants.

Employed Income Confirmation

Sole Application

We require your sole basic earned income (not including commission, overtime or bonuses) or pension income to be over £40,000 or the equivalent of £50,000 p.a. if paid in local currency.

Joint Application

Where neither party is earning £50,000 p.a sterling equivalent, we require that the combined basic earnings (not including commission, overtime or bonuses) of both parties are equal to or more than £80,000 p.a sterling equivalent.

Certain guaranteed allowances may contribute towards this figure. Any probationary period must be passed prior to applying. Any earned income cannot be subject to UK income tax.

Please provide the following documents in English. We can also accept certified translated documents from an easily identifiable, fully qualified translator.

- Letter from employer confirming income, position and term of employment / or pension contract
- 1 month salary slip

Self Employed Income Confirmation (if applicable)

Sole or Joint applications

You will need to provide evidence that at least one of the party's annual income is in excess of £60,000 p.a. sterling/ or equivalent of £75,000 p.a. if earned in local currency. Any earned income cannot be subject to UK income tax.

If self-employed you must have been trading for a minimum of 3 years, please supply a fully completed accountant certificate (which can be found here). Self-employed applicants can appoint a local fully qualified accountant working in an accountancy firm with a minimum of two partners. The firm and accountant must be:

- Clearly identifiable
- Suitably qualified (local equivalent of ACA, FCA, ACCA, FCCA, IPFA or ICAS)

Alternatively, self-employed applicants can provide the last year's final income tax assessment (where written in English). If you supply Tax assessments to confirm your income, you will also need to complete the Business Questionnaire

Energy Performance Certificate, England Scotland and Wales

Skipton International will require all landlords of UK rental properties to have a minimum Energy Performance Rating of A to C or a "D" rating only if it can be upgraded to an A to C rating.

Skipton International will require applicants to supply a copy of a current Energy Performance Certificate demonstrating its rating or potential rating.

Skipton International reserves the right to request provision of Energy Performance Certificates at any point during the life of your mortgage.

Skipton International Limited is committed to processing a mortgage application in the shortest possible time. In order to achieve this and prevent delays, receipt of a fully completed application form and supporting documentation is essential.

**Name of broker and company
if applicable**

Contact Number:

E-mail Address

Date

Please complete the application form with a signature and provide supporting documents in the post to:

For direct applicants please email: Jerseyenquiries@skiptoninternational.com

Or post: 9 Waterloo Street St Helier Jersey JE2 4WT, Great Britain

For brokers please email: Mortgagesales@skiptoninternational.com

Or post: PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS

Introduction

Please complete all sections of the form in **BLOCK CAPITALS** and tick appropriate boxes. Please note failure to complete all sections may result in your application being delayed.

If you are an existing Skipton International customer, please provide your account number:

First Applicant

Title

Surname

Forenames (in full)

Date of birth

Country of birth

Country of residence

Nationality

Dual/Multiple Nationalities Yes No

Please state any further nationalities below:

Second Applicant

Title

Surname

Forenames (in full)

Date of birth

Country of birth

Country of residence

Nationality

Dual/Multiple Nationalities Yes No

Please state any further nationalities below:

Politically Exposed Persons:

Do you consider yourself a Politically Exposed Person (PEP) as defined in the following link (www.skiptoninternational.com/politically-exposed-person) or other regulations please tick the appropriate box below.

Yes No

Yes No

Marital Status

Single
Married
Living with Partner
Separated
Divorced
Civil Partnership
Widowed

Single
Married
Living with Partner
Separated
Divorced
Civil Partnership
Widowed

Employment Status

Employed Full Time
Employed Part Time
Retired
Self Employed
Student
Other

Employed Full Time
Employed Part Time
Retired
Self Employed
Student
Other

Current Residential Status

Owner
Tenant
Living with others
Living with parents

Owner
Tenant
Living with others
Living with parents

Please note, the property must initially be for Buy-To-Let purposes and not for you or a family member to live in during the original product period.

First Applicant

Expected Retirement Age **Years Old**

Maiden/Previous Names(s)

Have you ever been declined a mortgage by another lender? Yes
No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending? Yes
No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement? Yes
No

Have you had a court order/decreed made against you for debt or is there any such action pending? Yes
No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears? Yes
No

Correspondence

Address
(including Postcode and PO Box Number, if applicable)

Residential Address (including Postcode)

Valid from date

Please provide your last 3 years consecutive address history including any UK addresses, please use a separate page if necessary.

Home Telephone
(plus country code)

Work Telephone
(plus country code)

Mobile Telephone
(plus country code)

Preferred method of contact

Home Work Mobile

Email Address (Personal email preferred)

Secondary Email Address

Number of Buy-To-Let Mortgage Applications in progress with Skipton International Limited or another Lender

Second Applicant

Expected Retirement Age **Years Old**

Maiden/Previous Names(s)

Have you ever been declined a mortgage by another lender? Yes
No

Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending? Yes
No

Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement? Yes
No

Have you had a court order/decreed made against you for debt or is there any such action pending? Yes
No

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears? Yes
No

Correspondence

(including Postcode and PO Box Number, if applicable)

Residential Address (including Postcode)

Valid from date

Home Telephone
(plus country code)

Work Telephone
(plus country code)

Mobile Telephone
(plus country code)

Preferred method of contact

Home Work Mobile

Email Address (Personal email preferred)

Secondary Email Address

Applicant 1

Applicant 2

Income and Expenditure

Annual Income (First Applicant)

Gross basic salary or gross pension income £ per year
(excluding overtime and bonus)

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? Yes
No

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? Yes
No

(for example, but not restricted to; change of Employer, change of Job, reduced income, reduced hours, unpaid leave, Maternity/Paternity/Parental leave or any other situation that will cause a change in your circumstances)

Occupation

List industry type

**Employer name/
name of pension
provider**

Employers Address

Postcode

Employer's Telephone

Time at Employer Years Months

Time in Role Years Months

Time in Continuous Employment Years Months

Is your current employment permanent? Yes

If no, provide details No

If less than 2 years, please provide a total of two year of employment history on a separate page.

Annual Income (Second Applicant)

Gross basic salary or gross pension income £ per year
(excluding overtime and bonus)

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? Yes
No

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? Yes
No

(for example, but not restricted to; change of Employer, change of Job, reduced income, reduced hours, unpaid leave, Maternity/Paternity/Parental leave or any other situation that will cause a change in your circumstances)

Occupation

List industry type

**Employer name/
name of pension
provider**

Employers Address

Postcode

Employer's Telephone

Time at Employer Years Months

Time in Role Years Months

Time in Continuous Employment Years Months

Is your current employment permanent? Yes

If no, provide details No

If less than 2 years, please provide a total of two year of employment history on a separate page.

(Examples - Accommodation & Food Activities, Agriculture, Arts & entertainment, Construction, Defence, Education, Finance & Insurance, Forestry & Fishing, Health & Social work activities, Manufacturing, Mining & Quarrying, Motor Vehicle Repair, Public Administration, Real Estate, Scientific activities, Sport & Leisure, Transport & storage, Travel & tourism, Utility Supply, Wholesale & Retail trade)

Self Employment Details (See income confirmation requirements in the Supporting Documentation Checklist)

What is your occupation?

List industry type

(Examples - Accommodation & Food Activities, Agriculture, Arts & entertainment, Construction, Defence, Education, Finance & Insurance, Forestry & Fishing, Health & Social work activities, Manufacturing, Mining & Quarrying, Motor Vehicle Repair, Public Administration, Real Estate, Scientific activities, Sport & Leisure, Transport & storage, Travel & tourism, Utility Supply, Wholesale & Retail trade or Other)

What is your trading name?

Registered Address

Postcode

What is your percentage of shareholding/share in the partnership? %

How long has the business/company/partnership been trading **Years** **Months**

Accountant's Name

Accountant Address

Postcode

Telephone Number

Loans, Credit Cards and Financial Guarantees

For each credit/store card or personal loan held please provide full details of outstanding balances, monthly repayments and outstanding term. Please confirm if each card/loan will be repaid prior to mortgage completion or will be an ongoing liability. Skipton International reserves the right to request latest statements and loan conditions to assist with the underwriting of your application. Please include **ALL** forms of credit for all applicants, even if repaid each month or not currently used. Please use an additional page if necessary.

Lender	1st or 2nd applicant or both	Outstanding Term		Outstanding Balance	Monthly Repayment	Loan Purpose	To Be Repaid* Yes/No
		Years	Months				

*Please indicate if loan is intended to be repaid from the proceeds of this mortgage application.

Existing Mortgages

For each mortgage or secured loan held please provide full details as requested below. Skipton International requires you to provide the latest 12 months mortgage statements for all mortgages held and copies of any current tenancy agreements. Please use an additional page if necessary.

Property 1

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		

Monthly Repayment	Monthly Rental Income	To be repaid* Yes/No	Year property was originally let out	Property type (eg Detached house/purpose built flat)	Purpose of property (Investment/Rental Property)	Number of bedrooms
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Property 2

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		

Monthly Repayment	Monthly Rental Income	To be repaid* Yes/No	Year property was originally let out	Property type (eg Detached house/purpose built flat)	Purpose of property (Investment/Rental Property)	Number of bedrooms
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Property 3

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		

Monthly Repayment	Monthly Rental Income	To be repaid* Yes/No	Year property was originally let out	Property type (eg Detached house/purpose built flat)	Purpose of property (Investment/Rental Property)	Number of bedrooms
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Existing Mortgages

For each mortgage or secured loan held please provide full details as requested below. Skipton International requires you to provide the latest 12 months mortgage statements for all mortgages held and copies of any current tenancy agreements. Please use an additional page if necessary.

Property 4

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		

Monthly Repayment	Monthly Rental Income	To be repaid* Yes/No	Year property was originally let out	Property type (eg Detached house/purpose built flat)	Purpose of property (Investment/Rental Property)	Number of bedrooms
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Property 5

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		

Monthly Repayment	Monthly Rental Income	To be repaid* Yes/No	Year property was originally let out	Property type (eg Detached house/purpose built flat)	Purpose of property (Investment/Rental Property)	Number of bedrooms
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Unencumbered Properties

Full address of the property including post code	1st or 2nd applicant or both	Value	Monthly Income	Number of Bedrooms	Property Type (eg detached house/purpose built flat)	Year the property was originally let out	Purpose of property (Investment/ Rental Property)
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Number of Buy-To-Lets Held

On completion of this mortgage how many Buy-To-Let Properties (including unencumbered and mortgaged) will be held in total by all borrowers?

On completion of this mortgage, how many mortgaged Buy-To-Let Properties will be held in total by all borrowers?

The Property

Please refer to the [UK Buy-To-Let Mortgage Guide](#) which details unacceptable property types. Skipton do not lend against Grade A or 1 or 2* listed properties, please refer to the 'Unacceptable properties' within the UK Buy-To-Let Mortgage Leaflet for a more comprehensive list of properties which Skipton international will not lend against. If your property is exempt from an [Energy Performance Certificate](#), please provide full details and evidence of the properties exemption status.

Please note: For leasehold properties Skipton International require a minimum of 85 years remaining on the lease at the point of application.

Term remaining on lease Years

Property Details

Full address of the property

Please ensure the address appears in full including postcode. Failure to do so could result in the application being delayed or rejected.

Does the property incorporate a cladding system/balconies? Yes No

If yes, Skipton's appointed valuer will require a completed EWS1 form signed by a relevant professional. Please also read the notes below and take legal advice, should you feel it necessary.

Number of floors in a block (if a flat)

England and Wales

If the building incorporates a cladding system/balconies that may contain combustible material. The building owner and/or its agent, as the 'responsible person' under the Regulatory Reform (Fire Safety) Order 2005, must produce a completed form EWS1.

If an EWS1 form is required, it will need to be prepared by a professionally qualified third party. There is no liability to the lender, the valuer, or to the borrower, for any losses or potential losses arising from the valuers reliance upon the EWS1 form. If you require further information you should seek independent advice/legal advice prior to proceeding.

Scotland

If the building incorporates a cladding system/balconies that may contain combustible material Skipton will not be able to offer a loan. There is a risk that you will lose your application fee if the property valuation reveals that the property is clad or contains a balcony including potential combustible material.

Please detail below exactly what the funds are to be used for. If used for multiple purposes, please detail how much is being apportioned to each purpose.

Estimated value of your property £

How much do you wish to borrow? £

Mortgage term required Years Months

Please advise the purpose of the additional borrowing.

If your application is for home improvements, please detail in the below box what the planned improvements are, how much they are likely to cost and the projected valuation.

Mortgage Product

Type of Mortgage

Repayment and Interest

Interest Only

Part Repayment and Part Interest Only

If Interest only, amount Interest only

£

If Interest only or Part and Part, please select repayment vehicle

Endowment Policy

Sale of property

Sale of assets

Stocks and shares

Unit Trust

Pension

Savings

Other

If Interest only or Part and Part, please select repayment vehicle

Skipton product/rate requested

[Details of current products are available on Skipton International website](#)

If YES, please provide details

If the property is directly above a retail/commercial premises, please contact our Sales team on +(44) 1481 730 730 to discuss, prior to submitting an application.

Does the property have a solar panel? Yes No If yes, is a lease in place? Yes
No

Please list number of:

Living Rooms

Kitchens

Bedrooms

WCs

Bathrooms

Other Rooms

Garage

Outbuildings

Use of Outbuildings

Does the property have a separate unit of accommodation (i.e. Dower Unit/Wing/Converted outbuilding)

Condition of property

Good

Average

Poor

Intermediary (to be completed by a mortgage broker only)

If you are not a Skipton International approved broker, please contact us on +44(0) 1481 730 730 for registration details.

I/We have provided a “Non Advised Service” for this application

I/we have provided an “Advised Service” for this application

I declare that, in relation to the evidence of identity and address verification:

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Broker fee to be charged to the applicant* £

Payable on (please select)	Application	Completion
Refundable if does not proceed?	Yes	No

Name of Beneficiary Fee

*The fee you will be charging must be disclosed to Skipton International. Skipton will be unable to issue a Mortgage Offer Letter without the fee being disclosed here. If there is no fee is being charged to the client please enter “0”.

Name of Intermediary

Skipton Intermediary Reference

Company

Contact Number

Email Address

Signature of Intermediary

Date

DECLARATION – to be signed by all applicants

Thank you for applying for a mortgage with Skipton International Limited – please read the following declaration before signing.

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

I understand that Skipton International Limited may at any time transfer or otherwise dispose 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 DO NOT intend that either I or a connected party (e.g. Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child) will reside in the Property either on completion or during the original 3 or 5 year Tracker or Fixed rate product period;
- I am over 18 years of age;
- There are no existing loans or mortgages in my name with Skipton International Limited or any other lender other than declared on the application;
- 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 or equivalent in any jurisdiction;
- 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 Skipton International Limited immediately.
- I accept any Application Fee is only refundable at the discretion of Skipton International Limited;
- I confirm I will not be in breach by submitting this application and subsequently completing a mortgage of any Laws or Financial Regulation’s in my country of residence or citizenship.

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 my Loan Offer and any other communications from Skipton International Limited may be sent to me/us by electronic means, including without limitation by electronic mail to an address provided to Skipton International Limited, which may or may not be sent by an encrypted method. I further understand that any commitment given by me/us including without limitation by electronic mail or in a document or scanned image attached to or included within an electronic communication will be binding, including any scanned image of the Loan Offer (or other documents) bearing my/our signature(s).

I understand a Tariff of Charges is available on request.

APPLICATION COSTS AND SURVEYOR’S REPORT AND VALUATION

I acknowledge that Skipton International Limited reserves the right to reject my application without giving any reason.

I understand that, when appropriate, Skipton International will 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 Skipton International Limited or its adviser in connection herewith.

Skipton International Limited is not an agent of the Valuer or firm of Valuers and I am making no agreement with the Valuer. I understand that neither Skipton International Limited nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid, and the Valuer’s Report will be supplied without any acceptance of responsibility to me on the part of the Valuer or the Bank, even if the Valuer is negligent in relation to the Report. I understand that the Report is a valuation for mortgage purposes only and is not a full survey.”

VALIDITY OF THE APPLICATION

This application is valid for 3 months from the date it is signed, after this time a new application and full supporting documentation (as noted in this application and valuations) will be required; all new submissions will be reviewed under Skipton International's mortgage criteria at that time.

YOUR PERSONAL DATA

The Data Protection (Bailiwick of Guernsey) Law, 2017

We are committed to protecting your privacy and keeping your personal information secure. Skipton will only request personal information that is necessary for us to process and maintain your mortgage with us.

The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules for how a data controller, such as Skipton International, are allowed to process personal information. It also states that those who record and process personal information must be open and honest in how that information is used.

The full Skipton International Privacy Policy can be found online at www.skiptoninternational.com and will also be issued alongside the terms and conditions for all new mortgage customers.

Lawfulness of Data Processing

The Data Protection Law only allows us to use (or process) your personal information if we have a proper reason for doing so. We must have one or more of the following reasons:

- In order to fulfil our contractual obligations to you, or
- if it is a legal obligation, or
- if you consent to it , or
- if it is in our legitimate interest to do so

A legitimate interest means that we have a business reason for using your information that does not treat you unfairly or have a negative impact upon you. If we ever do rely on or legitimate interest to process your personal information we will always advise you of what we are doing.

Collecting Personal Information

The information that we collect about you may come from both yourself and some other sources as listed in the full [Privacy Policy](#).

Sharing Personal Information

We may share personal information with other affiliates of Skipton Building Society, third party review sites for service monitoring (currently Feefo) and some other organisations as listed in the full Privacy Policy.

Data is not transferred out of the European Economic Area (EEA) or Guernsey/Jersey.

Personal Data Rights

Under the Data Protection (Bailiwick of Guernsey) Law, 2017 individuals have specific rights over how companies use their personal data. Please see the full Skipton International Privacy Policy for details of these personal data rights and how Skipton meet these requirements.

We may occasionally send information via post to existing customers that contains details of Skipton products including new interest rate options. We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose when signing the offer letter or at any other time by submitting a request in writing, by email to 'opt-out@skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 1481 730730.

As a mortgage applicant Skipton International Limited may process 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 the 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 (if this ever includes "special category" data your explicit consent will be obtained) 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 Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Skipton International Limited may also pass the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- referring to my employers 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 Skipton International Limited;
- information about the mortgage, including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details may be passed on to Skipton International's legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- Mortgage repayment information is passed to a credit reference agency on a monthly basis;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Channel Islands Financial Ombudsman for the purpose of complaints investigation;
- to make enquires of authorised referees and licensed credit reference agencies who will supply Skipton 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. Skipton may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to Skipton and/or the credit reference agencies, about me and those with whom I am linked financially may be used for debt tracing and the prevention of money laundering as well as the management of my account.
- to prevent or detect fraud or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, Skipton Building Society Group, and other companies may use this information if decisions are made about me or others at my address(s) 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;

Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Compliance Department, PO Box 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS, or from www.skiptoninternational.com.

- using my information to help develop and improve the products and services offered to me and other customers. Skipton International Limited may also share information with other companies within the Skipton Group as detailed in our Privacy Policy to help provide me with a high standard of service.

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 Skipton International Limited 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 PROTECTION NOTICE

For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2017 Skipton International Limited 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 retain your data for 15 years after the date of mortgage redemption for one of the following reasons:

- In order to show that we have treated you fairly.
- In order to respond to any questions or complaints.
- In order to maintain records to comply with rules applicable to us.

After this time we will erase your personal data from our core banking systems. However, data will remain on our secure, restricted access back-ups for up to 6 years due to the technical difficulties of deletion from these systems and the other associated risks involved with this process. We have deemed this to be within our legitimate interests.

Your data may include “special category” data. The Law defines “special category data” as information about your race, ethnic origin, politics, religion, trade union membership, genetics, biometrics (where used for ID purposes), health, sex life, sexual orientation or criminal data.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing or via email to dsars@skiptoninternational.com details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me. Skipton International have 30 days to respond to these requests;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited 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 I believe the statements in these Declarations are true and correct.

ONLINE MORTGAGE PORTAL

Upon drawdown, you will be given access to our Online Mortgage Portal (OMP) where you can view details of your mortgage, view your annual statements, request a call back and raise support cases. Please note that you will not receive a paper copy of your annual statement. Should you require a paper copy, you can download and print your annual statement from the OMP.

Signature and Authority to obtain references/information and process data

Please ensure you have carefully read all the above declarations before signing below.

It is important that you read and understand the section entitled "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 be advised, draw down will happen 10 working days of receipt of the signed offer letter which must be returned within 14 days of issue.

Signature(s) of applicant(s):

Please sign in accordance with your passport.

Skipton International are able to accept applications with a scanned copy of the applicants signature.

Once you have completed this application form, please print it off and sign in the designated signature boxes. Then scan the document back onto your computer or tablet.

Alternatively Skipton accepts images of your original signature, therefore if you already have a JPG of your signature on you computer, this can be dropped into the signature box on the document. Please note that to do this you will need the relevant editing software (eg. Adobe Acrobat).

Once the document is signed, please email it to Skipton.

First Applicant/Guarantor/Underlying Client

Date

Second Applicant/Guarantor/Underlying Client

Date

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

Direct Debit

Skipton International will continue to rely upon the existing Direct Debit account from which your primary mortgage is debited. Should you wish to change the account your payments are debited from, please contact our Mortgage Services Department on mortgageservices@skiptoninternational.com or +44 (0)1481 712279.

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Skipton International Limited will notify you 4 working days in advance of your account being debited or as otherwise agreed. If you request Skipton International Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Skipton International Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Skipton International Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

