



SKIPTON INTERNATIONAL

Channel Island Into Retirement Mortgage Application Form

We wish to be inclusive at Skipton International. Should you have a disability or vulnerability that would be helped by adjustments in how Skipton handles your application please contact us accordingly.

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

Guernsey Office

PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS, GREAT BRITAIN

Jersey Office

15-17 ESPLANADE, ST HELIER, JERSEY, JE2 3QA, GREAT BRITAIN

Tel: **01481 730730** Website: www.skiptoninternational.com

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All mortgages are subject to status and valuation. To maintain service and quality, telephone calls may be recorded.

Registered in Guernsey: 30112



Channel Island into Retirement Mortgage Application Checklist

Please complete this checklist and submit with your mortgage application. See pages 3 & 4 for full details. Incomplete applications will not be processed until all required documentation has been received including the application fee.

Mortgage Application Form

Fully completed and signed by all applicants.

Direct Debit Mandate

Page 26 of the application form, requires full bank details and signature of account holder(s).

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

Certified copy of an appropriate document dated within the last 3 months.

Income Confirmation

Last month's payslips, or 3 months if paid weekly or if your pay is variable.

If self employed – Accountants Certificate.

Bank Statements / Credit Card Statement

One full month Bank Statement for the account where your salary(s) are paid in to and your mortgage(s) (if applicable) are paid from.

If self-employed, please supply one full month's Bank Statement for your main account, showing your salary (if applicable) and your mortgage payment(s) (if applicable).

Mortgage Statements

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

Proof of Source of Deposit (if purchase)

Evidence/supporting documents as detailed on page 17.

Gift Confirmation (if applicable)

Gift letter signed by donor and supporting documentation. [Download here.](#)

Mortgage Declaration and Direct Debit Mandate

Please ensure both documents are submitted with signatures.

Income into Retirement

Evidence/supporting documents as on page 3 & 4

Supporting Documents Required

For each applicant please ensure that you provide the following supporting documentation with your application. Failure to provide full and complete supporting documentation will naturally delay your application.

Application Form and Direct Debit Mandate (must be signed in accordance with passport):

1. Photo Identification

- Certified copy of your passport or driving licence (Link to [Identification Verification Form](#))
Copies must be certified by a professional person. For a list of Acceptable Certifiers please visit [The Verification of Identification Help Sheet](#).

2. Address Verification

Please provide one of the following as proof of your current address (not required for previous addresses);

- Original Letter from employer – this must confirm your current residential address and any correspondence address (including PO Box number)
- Original / certified copy of a utility bill – no longer than 3 months old (excluding mobile phone bill or car insurance)
- Original / certified copy of a Bank Statement – no longer than 3 months old
- If you need to use a PO Box address, proof must be included as above.

Copies must be certified by a professional person. For a list of Acceptable Certifiers please visit [The Verification of Identification Help Sheet](#).

3. Employed Income Confirmation

Please provide both of the following;

- Latest salary slip covering a full month: please supply further salary slips if your salary is variable or 3 months worth if you are paid weekly.
- If you receive an annual bonus, please enclose evidence for the past 2 years.

4. Self Employed Income Confirmation (if applicable)

A) If self employed by way of a Limited company or Partnership please complete [Skipton International Accountants Certificate](#).

B) If self employed sole trader please;

1. Either complete [Skipton International Accountants certificate](#)
2. Or provide your last 2 years tax returns where an average figure will be taken, dated no later than 12 months prior to the current date.

Please note, an average of the 2 years income will be used, unless the second year's income is lower than previous year's income figure, then the lower figure will be used for the mortgage application.

If you supply Tax assessments to confirm your income, you will also need to complete the [Business Questionnaire](#).

Skipton International reserve the right to;

- Request additional information/clarification from the accountant who has prepared the Accountants Certificate in relation to any information contained within in it.
- Request the last 2 years full sets of accounts.
- Request your last 2 years tax returns.

5. Bank Statements

Please provide the LATEST full calendar month Bank statement for the accounts where your salary(s) are paid into and your mortgage(s) (if applicable) are paid from.

If self-employed, please supply one full month's Bank Statement for your main account, showing your salary (if applicable) and your mortgage payments (if applicable).

The statement must also be clearly identifiable, detailing account holder's name(s), account number, narrative, debits, credits and running balances.

Skipton International reserves the right to ask for additional supporting documents, if required, to assist with the underwriting of your application.

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

6. Mortgage Statements

Please provide the latest 12 months mortgage statements for all mortgages held. Statements must detail account holder's name(s), account number, narrative, debits, credits and running balances. Any reversals and returned items should be fully explained with supporting documentation.

7. Source of Deposit Funding

For all purchases you **must** provide supporting documentation: a list of acceptable documentary evidence is noted on page 17.

8. Gift Received (where the deposit or other costs are being donated by a third party)

Where the deposit or transaction costs are being donated by a third party, please complete the [Gift Letter](#). Please also provide supporting documentation which details the source of funds.

Please provide certified passport and address verification for all gifts over £25,000. It is at the underwriters discretion for gifts under £25,000.

9. Income into Retirement

Please supply a letter from your pension company which includes; the size of your pension fund, projected value at retirement and the monthly projected income.

First Applicant

Marital Status	<input type="text" value="Single"/>
	<input type="text" value="Married"/>
	<input type="text" value="Living with Partner"/>
	<input type="text" value="Separated"/>
	<input type="text" value="Divorced"/>
	<input type="text" value="Civil Partnership"/>
	<input type="text" value="Widowed"/>

Employment Status	<input type="text" value="Employed Full Time"/>
	<input type="text" value="Employed Part Time"/>
	<input type="text" value="Retired"/>
	<input type="text" value="Self Employed"/>
	<input type="text" value="Student"/>
	<input type="text" value="Other"/>

First Time Buyer	Yes	No
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Current Residential Status	<input type="text" value="Owner"/>
	<input type="text" value="Tenant"/>
	<input type="text" value="Living with others"/>
	<input type="text" value="Living with parents"/>

Will you occupy the property?	Yes	No
--------------------------------------	-----	----

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? – If yes supply details,	Yes	No
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Second Applicant

Marital Status	<input type="text" value="Single"/>
	<input type="text" value="Married"/>
	<input type="text" value="Living with Partner"/>
	<input type="text" value="Separated"/>
	<input type="text" value="Divorced"/>
	<input type="text" value="Civil Partnership"/>
	<input type="text" value="Widowed"/>

Employment Status	<input type="text" value="Employed Full Time"/>
	<input type="text" value="Employed Part Time"/>
	<input type="text" value="Retired"/>
	<input type="text" value="Self Employed"/>
	<input type="text" value="Student"/>
	<input type="text" value="Other"/>

First Time Buyer	Yes	No
-------------------------	-----	----

Current Residential Status	<input type="text" value="Owner"/>
	<input type="text" value="Tenant"/>
	<input type="text" value="Living with others"/>
	<input type="text" value="Living with parents"/>

Will you occupy the property?	Yes	No
--------------------------------------	-----	----

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? – If yes supply details,	Yes	No
--	-----	----

First Applicant

Residential Address

Postcode

Time at Address* Years Months

*If less than 3 years, please provide a total of three years of address history on a separate page

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Secondary Email Address

Second Applicant

Residential Address

Postcode

Time at Address* Years Months

*If less than 3 years, please provide a total of three years of address history on a separate page

Home Telephone

Work Telephone

Mobile Telephone

Email Address

Secondary Email Address

Income and Expenditure

A full income and expenditure assessment will be carried out to calculate free disposable income and to ensure that the loan is affordable, now and in the future. Please ensure as much detail as possible is accurately provided as this will help eliminate queries at the underwriting stage.

First Applicant

Monthly Expenditure

Rent (only if continuing)	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

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)

Second Applicant

Monthly Expenditure (if not included for 1st applicant)

Rent (only if continuing)	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

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

Annual Income (First Applicant)**Annual Income (Second Applicant)**

For each applicant please provide the following in the Gross Basic Salary box:-

Employed - gross annual income, excluding overtime and bonus

Gross Basic Salary £ per year

Regular Bonus £ per year

Regular Overtime £ per year

Mortgage/Rent Subsidy £ per year

Confirmed Second Income £ per year

Car/Pension Allowance £ per year

Occupation

Expected income at retirement age £ per year

Expected value of pension at retirement age £ per year

Gross Basic Salary £ per year

Regular Bonus £ per year

Regular Overtime £ per year

Mortgage/Rent Subsidy £ per year

Confirmed Second Income £ per year

Car/Pension Allowance £ per year

Occupation

Expected income at retirement age £ per year

Expected value of pension at retirement age £ per year

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)

Employer Name

Employer Name

Employers Address

Employers Address

Postcode

Postcode

Employer's Telephone

Employer's Telephone

Time at Employer Years Months

Time at Employer Years Months

Time in Role Years Months

Time in Role Years Months

Time in Continuous Employment Years Months

Time in Continuous Employment Years Months

Is your current employment permanent? Yes No

Is your current employment permanent? Yes No

If no, provide details

If no, provide details

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

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

Self Employment Details

(Please 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

Account Year End (latest year) (i.e 31/12/19) **Net Profit** £

Account Year End (previous year) (i.e 31/12/18) **Net Profit** £

Account Year End (previous year) (i.e 31/12/17) **Net Profit** £

Should the mortgage term take you into retirement, you must have the financial resources in place to continue servicing your mortgage. Your home may be at risk if you don't.

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

Unencumbered Properties

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

Jersey Only: Do you have full housing qualifications?

Yes
No
JCAT
Licensed

Guernsey Only: What is your Guernsey residential qualification?

Local
License
None
Open Market

The Property

There are a number of property types which you may need to refer to Skipton, prior to submitting an application. Here are a few examples:

- Listed Properties
- Properties in poor condition
- Properties which have a commercial unit below or next door
- Properties with imperfect titles

Purpose of the mortgage

Residential property
Buy-To-Let investment

Type of Mortgage

House purchase
Re-mortgage
Equity release
Further Advance
Revest to New Name

Type of Sale

Share transfer
Freehold
Flying freehold
Guernsey housing association
Other housing scheme
Leasehold

If leasehold, unexpired term

Ground rent

£

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.

Postcode

Style

Detached house
Semi-detached house
Terraced house
Detached bungalow
Semi-detached bungalow

Converted flat pre 2007*
Converted flat post 2007*
Purpose built flat
Maisonette
Studio Flats**

*Flats converted pre "2007" with Fire certificates

- If the flat that you wish to purchase was converted prior to 2007 and has a fire certificate Standard Loan to Values will apply.
- Failure to supply a valid Fire Certificate when required will result in the offer being withdrawn or the amount offered being reduced.

Fire Certificates on flats converted pre 2007 without fire certificates

- Skipton International is unable to provide lending to be secured against a property that requires, but does not currently have, a valid Fire Certificate under the Fire Precautions (Jersey) Law 1977.
- We recommend that you discuss this with your legal adviser before progressing.

Fire Certificates on flats converted pre 2007 which are currently exempt

- Skipton International will require confirmation from your advocate that your property is exempt under current fire regulations and does not require a fire certificate. Failure to provide this will result in the offer being withdrawn or the amount offered being reduced.

Anything converted post 2007 standard loan to values will apply.

**Criteria for Studio Flats: Minimum Property Value £350,000, Minimum floor space requirement of 35 square metres (GIA) for all flats.

Construction	<input type="text" value="Standard"/>
	<input type="text" value="Timber framed prior to 1960"/>
	<input type="text" value="Timber framed after 1960"/>
	<input type="text" value="Non-standard construction"/>

Please refer to Skipton International for anything other than standard.

Approximate year of build

Is the property listed	Yes
	No

If yes, please confirm the grade

Is the property externally clad?	Yes
	No

If yes, does the cladding/external insulation meet current fire regulations?
Skipton will require evidence of this prior to a valuation being instructed

Is the property a new build?	Yes
	No

If yes, has it been purchased off plan?	Yes
	No

Building Certificate	<input type="text" value="None"/>
	<input type="text" value="Architect"/>
	<input type="text" value="NHBC"/>
	<input type="text" value="Other"/>

Agreed price of the property	£	Estimated value if a remortgage/further advance
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How much do you wish to borrow?	£	Existing mortgage value	£
		(if remortgage or further advance)	

Condition of Property	<input type="text" value="Good"/>
	<input type="text" value="Average"/>
	<input type="text" value="Poor"/>

Heating	<input type="text" value="Gas"/>
	<input type="text" value="Oil"/>
	<input type="text" value="Electric"/>
	<input type="text" value="Other"/>
	<input type="text" value="None"/>

Estimated completion date

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)

Are any incentive/discounts being offered by the developer/vendor? Yes No

If yes, please provide details

Number of floors in block If a flat

Does the property have a lift? Yes No

Is the property ex States/local authority? Yes No

Is the property a commercial property? Yes No

Is it directly above a retail/commercial premises? Yes No

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? Provide Details

For Remortgage and Further Advance cases only:

Please identify how much of the new mortgage is required for each of the following:

Repay outstanding mortgage	£		
Home improvements	£	Do you need environmental/planning consents (if yes, please provide them)	Yes
Home improvements (requiring structural work)	£		No
Details of work to be undertaken (if home improvements) along with costing and schedule of works. Please complete on separate sheet if more space required.			
Repay prior home improvement loans	£		
Capital raising	£		
If some capital raising is required please provide details			
Repaying other debts	£		
If repaying other debts please provide details			
For home improvements:			
Property value following home improvements	£		

Please note, for Further Advances, Skipton International may require additional bonding to be put in place prior to any funds being released; all legal fees in relation to this are the clients full liability and cannot be deducted from the further advance.

When was the mortgage taken out?

How long have you owned the property?

To purchase another property	£	Residential	£	Buy-To-Let	£
Transfer your equity or to buy out another party	£				

Source of Deposit Funding:

For purchases, please fully complete the following section.

Total amount of deposit £

Please declare the amount for each source of your deposit:

Savings £

Name of bank where funds are held

Account number

Investments £

Name of company where funds are held

Account number

Maturity / Surrender of insurance policy £ Divorce Settlement £

Equity Release from existing property £ Compensation / Court Award £

Gift* £ Lottery / Gambling win £

*If any element of your deposit is being gifted by a family member, Skipton International will require the donor to complete a [Gift Letter](#).

If any part of the deposit has been paid, Skipton will require a letter from the applicants solicitor confirming the amount and date paid.

Amount £

Original Source of Funds
(Refer to table on the next page)

This table details the documentation you are required to submit in order to evidence the source(s) of your deposit.

<u>Source</u>	<u>Documents Required</u>
Savings	3 months bank statements demonstrating build up of deposit /capital repayment /gifted monies.
Investments	Statement from investment provider showing last 3 months portfolio valuation.
Sale of Property	Signed letter from solicitor, advocate or estate agent. Copy of contract of sale/settlement statement.
Equity release from existing property	Mortgage agreement/offer letter.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor.
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider.
Dividends or Profits from company	Latest audited company accounts or dividend statement.
Divorce	Copy of court order or judicial separation agreement.
Other court award (e.g. compensation)	Court order signed letter from solicitor/advocate
Lottery / Gambling win	Evidence from the lottery company, cheque or a winnings receipt.
Gift	Fully completed & signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds.

Mortgage Product

Type of Mortgage

Repayment and Interest
Interest Only
Interest Only (overpayments)
Interest Only (sale of prop)
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
Over Payments
Stocks and Shares
Unit Trust
Pension
Savings
Other

Skipton product requested

Details of current products are available on Skipton International website

Mortgage term required

Years

Months

Valuation

Please note, unless otherwise advised Skipton International will require an up to date satisfactory valuation of your property to establish your Loan to Value. Skipton International will advise how to proceed once an Agreement In Principle has been provided.

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 Skipton International Limited, 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.

Estate agents/Vendor/ Key holder – for access to the property

Estate agents/vendors name/ key holder

Estate agents/ vendors contact number

Estate agents address

Advocate Details

Acting Advocate

Law Firm

Property Declarations

Are you the first occupants of the property?	Yes	No
Will the property be the main residence for all applicants?	Yes	No
Will the property be used for purposes other than your residence?	Yes	No
If yes, please supply further details including estimate of percentage of property used as residence		
Is vacant possession of the property being obtained on completion?	Yes	No
Do you intend to occupy the property immediately on completion?	Yes	No
If no, please supply further details.		
Is the loan wholly or predominantly for the purposes of a business?	Yes	No
Will you be providing all the monies required in addition to this loan to enable you to purchase the property?	Yes	No
If no, please supply further details, e.g. gift		
Will any additional borrowing be secured against the property by a second charge?	Yes	No

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:

- If the application is for a Buy-To-Let mortgage, 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 at any time in the future.
- 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 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. Please refer to Skipton's criteria in respect of application fees

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 our 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(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;
- 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.

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 annual statement. Should you require a paper copy, you can download and print your annual statement from the OMP.

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.

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.

Signature(s) of applicant(s):

Do not forget to complete the Direct Debit Mandate at the end of this form.

Should the mortgage term take you into retirement, you must have the financial resource in place to continue servicing your mortgage. Your home may be at risk if you don't.

Name First Applicant

Signature First Applicant

Date

Name Second Applicant

Signature Second Applicant

Date

Please sign in accordance with your passport.

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

