SKIPTON INTERNATIONAL

Channel Island eMortgage Application Pack

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

For any Guernsey queries please either email: mortgagesales@skiptoninternational.com or call: 01481 734000

Jersey Office

For any Jersey queries please either email jerseyenquiries@skiptoninternational.com or call: 01534 509501

www.skiptoninternational.com

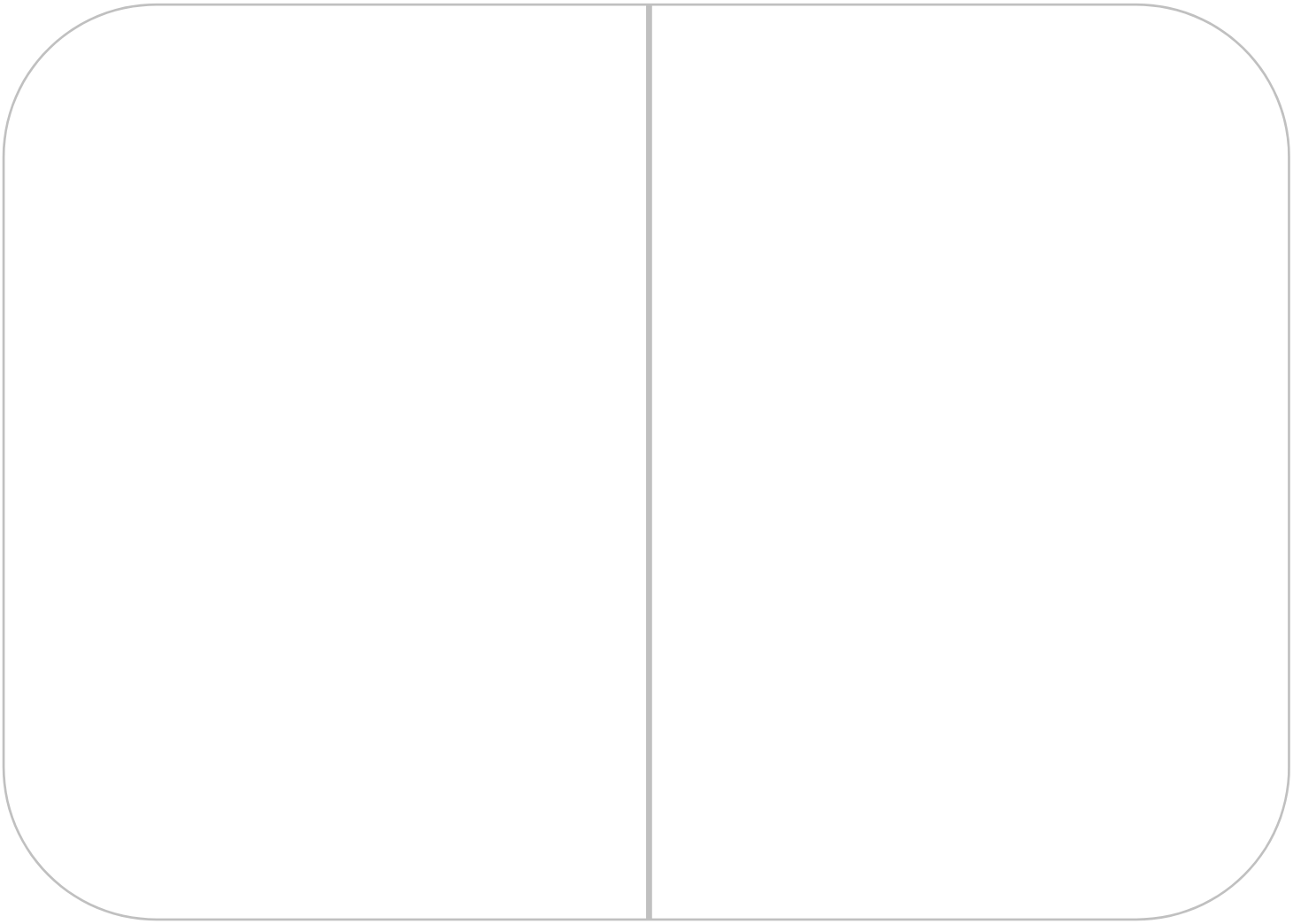
Skipton International Ltd is licensed under the Lending, Credit and Finance (Bailiwick of Guernsey) Law 2022.
All mortgages are subject to status and valuation. To maintain service and quality, telephone calls may be recorded.

Registered in Guernsey: 30112

Identification Verification Form

This form should only be used for Identification Documentation. Please find the Help Sheet and Suitable Certifiers information here.

Place identity document, picture down, on the photocopier, then place this form over the top of the identity document here, ensuring the signature page of your passport is included. Please now take a copy and sign in the relevant section. Then request the certifier to complete their remaining sections.



I certify that this is a true copy of the original document which I have seen and that the photograph bears a true likeness to the individual whom I have met. Certification must be dated within 3 months.

Client Signature

Document ID

Full Name of Certifier

Signature of Certifier

Position of Certifier

Qualification Number of the Certifier e.g. ACCA number

Company of Certifier

Contact Number of Certifier

Email Address of Certifier

Date

Day / Month / Year

***Please note that the person certifying the document cannot be a family member.**

SKIPTON INTERNATIONAL

Supporting Documents Required

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

1. ID-Pal

Skipton International's preferred method for obtaining verified identity documents is by using ID-Pal, a digital identity verification solution that enables Skipton to securely verify customer identities in real time. It uses technologies like document scanning, biometric verification and data encryption to ensure compliance with ID verification requirements. To use ID-Pal, please use the QR code below, which will allow you to download the ID-Pal app. Once downloaded, simply follow the on-screen instructions to complete the verification process.

SKIPTON INTERNATIONAL

Scan Me

Please note that Channel Islands issued driving licences cannot be used for ID-Pal.

If your proof of address document has been downloaded as a PDF directly from your service provider, please upload a screenshot of your online portal homepage or the email received from your service provider as an additional document within the ID-Pal app.

If you prefer not to use ID-Pal, we will require certified copies of both your proof of identity and proof of address documents. Please see our Verification of Identity Guide on our website or the last page of the application form, which outlines the requirements for certified documents.

Please note: address verification through ID-Pal is not available in all countries, where possible, please upload a paperless, PDF bank statement or utility bill along with proof of source for where this statement was downloaded from, as this may allow us to certify your document for you. In such instances where address verification is not possible through ID-Pal, a certified verification of address document will be required. Please see our Verification of Identity Guide on our website or the last page of the application form, which outlines the requirements for certified documents.

2. Employed Income Confirmation

Please provide both of the following;

- Three months salary slips: 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.

3. 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 year's 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.

4. Bank Statements

Please provide the LATEST three full calendar months bank statements for the accounts where your salary(s) are paid into and your mortgage(s) (if applicable) are paid from.

If self-employed, please supply three full months bank statements for your personal account, showing your salary (if applicable) and your mortgage payments (if applicable). We also require three months Bank statements for the main business account.

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.

5. 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.

6. Source of Wealth and Source of Funding

For all purchases you **must** provide supporting documentation: a list of acceptable documentary evidence is noted in the appropriate section of this form.

7. 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. and provide supporting documentation which details the source of funds.

8. Tenancy Agreements (If Buy-To-Let)

Please supply the latest copy of the Tenancy Agreement for 'The Property' if the application relates to a remortgage, equity release, further advance and revesting of names.

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.

This along with all supporting documentation should be uploaded to eMortgages

Should you have a disability or vulnerability that would be helped by Skipton making adjustments, please detail below or contact us to discuss.

By providing information relating to a disability or vulnerability, you consent for this information to be recorded by Skipton International. Should your circumstances change, please contact us. You have the right to withdraw your consent at anytime.

Channel Island Mortgage Declaration

Rationale for Account

Please confirm the reason for applying for a mortgage, and in particular your motivation for seeking Skipton International, an offshore account provider based in Guernsey (if Non-Guernsey resident) as opposed to your home jurisdiction.

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

First Applicant

Title

Surname

Forenames (in full)

Maiden/Previous Names(s)

Date of birth

Country of birth

Country of residence

Nationality

Email Address (Personal email preferred)

Secondary Email Address

Dual/Multiple Nationalities Yes ☐ No ☐

Please state any further nationalities below:

Second Applicant

Title

Surname

Forenames (in full)

Maiden/Previous Names(s)

Date of birth

Country of birth

Country of residence

Nationality

Email Address (Personal email preferred)

Secondary Email Address

Dual/Multiple Nationalities Yes ☐ No ☐

Please state any further nationalities below:

Family or financial ties to country of birth?

Please specify: Yes ☐ No ☐

Has any part of the Source of Funds or Source of Wealth been derived from that country?

Please specify: Yes ☐ No ☐

Do you have any business interests in that country?

Please specify: Yes ☐ No ☐

Have you or do you, hold/held a government position in that country - for example a PEP or Notary Public

Please specify: Yes ☐ No ☐

Family or financial ties to country of birth?

Please specify: Yes ☐ No ☐

Has any part of the Source of Funds or Source of Wealth been derived from that country?

Please specify: Yes ☐ No ☐

Do you have any business interests in that country?

Please specify: Yes ☐ No ☐

Have you or do you, hold/held a government position in that country - for example a PEP or Notary Public

Please specify: Yes ☐ No ☐

Politically Exposed Persons:

Do you consider yourself a Politically Exposed Person (PEP) as defined in the following link or other regulations please tick the appropriate box below.

Should your PEP status change throughout your time as a Skipton International customer, you are required to contact us directly, informing us of this change.

First Applicant

Yes ☐ No ☐

Residential address including postcode

Second Applicant

Yes ☐ No ☐

Residential address including postcode

If either applicant is unemployed/retired/home-maker, please specify below their previous occupation including job role and industry.

Tax Details

All Applicants must complete the following section:

First Applicant

Are you a tax resident only in the Channel Islands?

Yes ☐ No ☐

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Country

TIN*

Country

TIN*

Second Applicant

Are you a tax resident only in the Channel Islands?

Yes ☐ No ☐

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Country

TIN*

Country

TIN*

*A tax identification number (TIN) is your tax registration number in your country of residence. We are required to obtain TINs, if possible. Where no TIN is available, please state why and supply documentary evidence from your tax office to support it:

Channel Island residents MUST provide Social Security Number, not tax reference.

The Guernsey and Jersey government have signed a number of inter-governmental agreements and the OECD Multilateral Competent Authority Agreement to share tax information, where applicable, with the tax authorities in other jurisdictions. The requirement to collect certain information about each customer's tax agreement is part of the Guernsey and Jersey legislation and as a financial services company we are legally obliged to collect it. We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required by Guernsey and Jersey law.

Your tax residence generally is the country in which you live for more than half a year, but there may be other criteria. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

If you have any questions on how to complete this section we recommend you speak to your tax or legal adviser.

Source of Wealth

Source of Wealth describes the origin of all the financial assets an individual has accumulated over their lifetime. Source of Wealth is distinct from Source of Funds, which is the activity undertaken to derive a particular tranche of funds.

Estimated total net worth:

Breakdown of asset type-

Cash:

Investments:

Property:

Business Ownership:

Other: (please include details)

Please provide details regarding your source of wealth, reporting all relevant information such as earnings, dividends, income, Inheritance, which need to be expanded in line with the below guidance:

Your description should include details of the act(s) that has generated your total net worth including your assets and property (e.g. inheritance combined with savings from salary as CEO of [name of company] for the last [X] years).

Note that simple answers such as ‘Salary’, dividends’, ‘sale of property’ are generally not acceptable. Please see Appendix 1 for examples of documentary evidence that may be required.

Please confirm all country connections where your overall wealth has been generated

We may need to request additional documentary evidence to support and verify the above information provided to us in relation to the source of wealth and source of funds. If this is the case you will be informed accordingly.

Source of Funds

Please provide full details of the activity that has generated the funds which are to be invested with Skipton International or used as a deposit towards your property purchase (e.g. savings from earned income, business activities, insurance pay out, sale of property, dividends). Please see Appendix 2 (on next page) for examples of documentary evidence required.

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
(Please refer to table on on the next page)

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

Appendix 1 Source of Wealth:

Source	Documents Required
Business ownership/Business Profit	Financial statements, companies registry extract, proof of ownership such as detail of shareholding etc and details of other shareholders, dividends received
Inheritance	Copy of will, signed letter from Solicitor, Grant of probate or letter from Executor, supporting information such as source of wealth of the deceased, date of birth and former occupation(s)
Employment	Latest copy of C.V., supported by evidence such as employment contracts, historic salary and bonus information
Lottery/Gambling Win	Evidence from the lottery company, cheque or a winnings receipt
Divorce settlement	Copy of Court order or Judicial separation agreement
Pension settlement or surrender of a life assurance policy	Closing statement or letter from policy provider, supporting information as to source of funding to the pension

Appendix 2 Source of Funds:

Source	Documents Required
Savings	Last 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	Copy of contract of sale/settlement statement
Equity release from existing property	Mortgage agreement/offer letter
Inheritance	Certified copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor. Supporting information such as source of wealth of the deceased, date of birth and former occupation(s)
Pension settlement or surrender of a life assurance policy	Closing statement or letter from policy provider, supporting information as to source of funding to the pension
Business ownership/Business Profit	Financial statements, companies registry extract, proof of ownership such as detail of shareholding etc and details of other shareholders, dividends received
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 and signed Skipton International Gift Letter will be required as well as relevant evidence of such fund

Intermediary (If applicable)

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

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

I/we have provided an “Execution Only 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	
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 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 and appropriate applicant fee (as noted in Skipton International's Tariff of Charges) 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 'optout@skiptoninternational.com' or by contacting our friendly Customer Services team on +44 (0) 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 statistic 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 Internationals 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.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing or via email to Data.Protection@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.

Please sign in accordance with your proof of identification document provided.

First Applicant Name

First Applicant Signature

Date

Second Applicant Name

Second Applicant Signature

Date

Once your broker has submitted your application you will receive an e-mail from us confirming receipt.

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

Instructions to your Bank or Building Society to pay Direct Debit

Originator's identification number

9	4	8	5	0	8

Please fill in the whole form and send it to:

SKIPTON INTERNATIONAL LIMITED, P.O.BOX 509, TUDOR HOUSE, LA BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS.

1. Name and full postal address of your Bank or Building Society branch

To: The Manager _____ Bank/Building Society

Address _____

Postcode _____

2. Name(s) of account holders(s)

_____

3. Branch sort code

_ _ - _ _ - _ _

4. Bank or Building Society Account Number

_ _ _ _ _ _ _ _

5. Reference Number (Skipton will complete)

_ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

6. Instruction to your Bank or Building Society

Please pay Skipton International Limited Direct Debits form the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Skipton International Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

_____

_____

Date _____

This Guarantee should be detached and returned to the payer

The Direct Debit Guarantee

DIRECT Debit

- 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 send a copy of your letter to us.

SKIPTON INTERNATIONAL

PO BOX 509, TUDOR HOUSE, LA BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS
TEL: 01481 730730 www.skiptoninternational.com

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

Skipton International Ltd is licensed under the Lending, Credit and Finance (Bailiwick of Guernsey) Law 2022.
All mortgages are subject to status and valuation. To maintain service and quality, telephone calls may be recorded.
Registered in Guernsey: 30112

Channel Island eMortgage Declaration Application Checklist

Please ensure all of the documentation before is included and the application form is fully completed, if anything is missing, a maximum of 7 days will be granted to remit the outstanding.

Mortgage Application Form	☐
Direct Debit Mandate	☐
Identification Verification	☐
Address Verification	☐
Income Confirmation	☐
Bank Statements	☐
Mortgage Statements	☐
Proof of Source of Deposit (if purchase)	☐
Gift Confirmation (if applicable)	☐

Name of Intermediary and company if applicable	
Contact Number	
E-mail Address	
Date	