



SKIPTON INTERNATIONAL

Channel Island eMortgage Application Pack

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

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS.
(If sending via courier, please remove the PO Box number as this is our office address)

TEL: 01481 734000 www.skiptoninternational.com

To help maintain service and quality, some telephone calls may be recorded and monitored.



Channel Island 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 11 of the application form, requires full bank details and signature of account holder(s).

Proof of ID

Copy of current passport certified to be a true copy of the original document and photograph a reasonable likeness of the holder.

Address Verification

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

Income Confirmation

Last months pay slips, 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 Banks 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 months 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 5.

Gift Confirmation (if applicable)

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

Mortgage Declaration and Direct Debit Mandate

Please ensure both documents are submitted with signatures.

Name of broker and company if applicable

Contact Number:

E-mail Address

Date

Channel Island Mortgage Application Checklist

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 (Our [Identification verification form](#), should be used by the certifier).

Copies must be certified by a professional person. For a list of Acceptable Certifiers please visit the [Verification of Identity 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](#).

Please note, an average of the 3 years income will be used, unless the third year's income is lower than previous years income figure, then the lower figure will be used for the mortgage application.

B) If self employed sole trader please;

1) Either complete [Skipton International Accountants certificate](#)

2) Or provide your last 3 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 3 years income will be used, unless the third year's income is lower than previous year's income figure, then the lower figure will be used for the mortgage application.

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 3 years full sets of accounts
- Request your last 3 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 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 5.

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

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

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

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

Mortgage Declaration

Please complete all sections of this form using BLOCK capitals.

This and the following 6 pages are to be scanned and returned by Intermediary.

First Applicant

Second Applicant

Account Number

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.

First Applicant Yes No Second Applicant Yes No

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 in the below boxes:

| | | | |
|--|---|--------------------------|---|
| Savings | £ | Inheritance | £ |
| Investments | £ | Sale of Property | £ |
| 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.**

In the case of a new build property where a deposit has already been paid up front. Skipton International will require a signed letter from the solicitor confirming receipt of such funds and the date the monies were received.

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

| Source | Documents Required |
|--|--|
| Savings | 6 months bank statements demonstrating build up of deposit /capital repayment /gifted monies. |
| Investments | Statement from investment provider showing last 12 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 winning's receipt. |
| Gift | Fully completed & signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds. |

Intermediary:

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

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

I/we have provide 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 tick) | Application | Completion |
|--------------------------|-------------|------------|
| | Yes | No |

Name of Beneficiary of 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 no fee is being charged to the client please enter “0”.

Name of Intermediary

Company

Contact Number

E-mail 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 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 (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 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.

First Applicant/Guarantor/Underlying Client

Date

Please sign in accordance with your passport

Preferred E-mail address

Second E-mail address

Second Applicant/Guarantor/Underlying Client

Date

Please sign in accordance with your passport

Preferred E-mail address

Second E-mail address

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

Please sign in accordance with your passport.

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

