

# SKIPTON INTERNATIONAL

## Limited Company Buy-To-Let Application Pack (England & Wales)

**For direct applicants please email:** [Jerseyenquiries@skiptoninternational.com](mailto:Jerseyenquiries@skiptoninternational.com)

**or post:** 15-17 Esplanade, St Helier, Jersey, JE2 3QA, Great Britain

Tel: 01534 509 501

**For brokers please email:** [Mortgagesales@skiptoninternational.com](mailto:Mortgagesales@skiptoninternational.com)

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

Tel: 01481 734 000

Website: [www.skiptoninternational.com](http://www.skiptoninternational.com)

**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**

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

## Limited Company Buy-To-Let Application Checklist

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

**Incomplete applications will be returned to the sender.**

**Please read these guidelines carefully.**

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

### Application fee

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

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### Limited Company Buy-To-Let UK Buy-To-Let Mortgage Application Form

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

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### Direct Debit Mandate

Page 31 of the application form, requires full bank details and signature of account holder(s). Please provide the latest Bank statement for this account; clearly showing your name and account details, failure to provide this will result in the application being delayed or the application being returned. Please note where a property is held in the name of a company, the Direct Debit account must also be in the name of The Company.

If you are not using a “Major UK Bank” or an easily recognisable Bank or Building Society, you will need to provide us with email confirmation from the Bank in question, that they do allow Direct Debits to be claimed from the account.

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### Identification Verification

**For Guarantors** - 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.

**For Company** - Certificate of Incorporation & Memorandum and Articles of Association.

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### Address Verification

**For Guarantors** - Certified copy of an appropriate document dated within the last 3 months confirming your current address (signatures required).

**For Company** - Certified copy of an appropriate document confirming The Company’s Registered Address

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### Income Confirmation - For Guarantor Only (all documents to be provided in **English**)

- [Employer’s letter](#)  
Confirming remuneration and basic terms of contract with each application.
  - [Purchase and remortgage](#)  
One month pay slip required.
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### Ground Rent Criteria

Please see page 6 for more information.

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

- One month bank statements.

Please refer to the bank statements section on page 5.

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**Mortgage Statements**

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

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**Proof of source of Deposit (purchase)**

Evidence/supporting documents as detailed on page 21.

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**Gift Confirmation (if applicable)**

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

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**Energy Performance Certificate**

Please see page 6 for more information.

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**Board Resolution**

Confirming The Company agrees to enter into this mortgage application. Pro Forma template is on page 25.

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**Tenancy Agreements**

England and Wales

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 re-vesting of names. Please see our [Property Letting Requirements](#).

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

**Name of broker and company  
if applicable**

**Contact Number:**

**E-mail Address**

**Date**

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

**For direct applicants please email:** [Jerseyenquiries@skiptoninternational.com](mailto:Jerseyenquiries@skiptoninternational.com)

**Or post:** 15-17 Esplanade, St Helier, Jersey, JE2 3QA, Great Britain

**For brokers please email:** [Mortgagesales@skiptoninternational.com](mailto:Mortgagesales@skiptoninternational.com)

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

## 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 Declaration (must be signed in accordance with passport and signatures provided):**

### 1. Photo Identification

**For Guarantor:**

- Certified copy of your passport (Our Identification verification form, [found here](#), should be used by the certifier).
- Please ensure that the signature page of the passport is also provided.

Copies must be certified by a professional person and signatures required.

[Click here for a list of Acceptable Certifiers.](#)

**For Company:**

- Certificate of Incorporation & Memorandum and Articles of Association.

### 2. Address Verification

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

- Letter from employer – this must confirm your current residential address and any correspondence address (including PO Box number)
- Certified copy of a Utility bill – no longer than 3 months old (excluding mobile phone bill or car insurance)
- Certified copy of a Bank Statement – no longer than 3 months old.

Copies must be certified by a professional person and signatures required.

[Click here for a list of Acceptable Certifiers.](#)

### 3. Employed Income Confirmation

#### Sole Application

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

#### Joint Application

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

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

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

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

#### 4. Self Employed Income Confirmation (if applicable)

##### Sole or Joint applications

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

If self-employed you must have been trading for a minimum of 2 years, please supply a fully completed accountant certificate (which can be found here). Self-employed applicants can appoint a local fully qualified accountant working in an accountancy firm with a minimum of two partners. The firm and accountant must be:

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

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

#### 5. Bank Statements

**Please provide the following documents in English.** The statement must also be clearly identifiable, detailing account holder's name(s), account number, narrative, debits, credits and running balances. We can also accept certified translated documents from an easily identifiable, fully qualified translator.

- One month bank statement - For Guarantor only. This must show your salary / pension being credited and mortgages/ rent being debited (if applicable). The statements must detail account holder's name(s), account number, narrative, debits, credits and running balances.
- 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).
- One month UK bank statement, which is to be used for Direct Debit in the name of The Company.

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 UK 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 20.

#### 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, [download here](#). 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. Energy Performance Certificate, England and Wales

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

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

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

### England and Wales

To check if your property meets the required standards, simply click on the [following link](#), enter the postcode and download the [Energy Performance Certificate](#) in PDF format.

For further information and guidance, please visit the [UK Government web site](#).

## 11. Ground Rent Criteria and The Leasehold Reform (Ground rent) Act 2022

- For Leases granted after June 2022 – the ground rent should be noted as either “Zero Rent” or no more than a “Peppercorn Rent” and must comply to The Leasehold Reform (Ground rent) Act 2022.
- For leases granted prior to the implementation of the The Leasehold Reform (Ground rent) Act 2022 (June 2022) the following will apply;
  1. Ground Rent  $\leq$  0.1% of value, up to £1,000 in London or up to £250 outside of London
  2. Review to RPI on a 10 yearly basis

**For House Purchases you must instruct solicitors to act on your behalf but the cost of standard conveyancing is included in your application fee.**

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## Company Details

**Company Name**

**Registered Address**

**Valid from date**

**Registered Address to be used as a correspondence address?**

**Yes**

**No**

**If no, please provide a correspondence address**

**Telephone**

**Primary Email**

**Secondary Email**

## Standard industrial Classification (SIC) codes in which The Company operates

Please note if The Company operates under any other than the following SIC codes we are unable to assist with your application.

Please select applicable code(s)

### UK & Jersey

68100 - Buying and selling of own real estate

68209 - Other letting and operating of own or leased real estate

68320 - Management of real estate on a fee or contract basis

### Guernsey

10.5.4 - Company Holding real estate property with no significant income generation other than the rental or leasing of assets and capital growth

11.1.1 – Buying, Selling, Renting and other real estate activities

Country of Jurisdiction	UK	Guernsey	Jersey
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Company Registration Number

Incorporation Date

Number of Directors

Number of Directors required to sign

Ultimate Beneficial owner(s)

### Shareholders

Please list the full name and Shareholding percentage of each Shareholder

Name of Shareholder(s)

Shareholding Percentage

Please note the shareholding of the Guarantors noted on this application must = 100%.

### Declarations

Has The Company ever been declined a mortgage by another lender?	Yes	No
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Has The Company ever been declared bankrupt, insolvent or equivalent or is any such action pending?	Yes	No
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Has The Company every entered into any arrangements with your creditors or are you party to a voluntary arrangement?	Yes	No
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Has The Company had a court order/decreed made against it for debt or is there any such action pending?	Yes	No
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Has The Company ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears?	Yes	No
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## Introduction

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

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

**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.**

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

### First Guarantor

Title

Surname

Forenames (in full)

Maiden/Previous Names(s)

Expected Retirement Age                      Years Old

Date of birth

Town of birth

Country of birth

Country of residence

Nationality

Dual/Multiple Nationalities    Yes                      No

Please state any further nationalities below:

### Second Guarantor

Title

Surname

Forenames (in full)

Maiden/Previous Names(s)

Expected Retirement Age                      Years Old

Date of birth

Town of birth

Country of birth

Country of residence

Nationality

Dual/Multiple Nationalities    Yes                      No

Please state any further nationalities below:

### Politically Exposed Persons:

Do you consider yourself a Politically Exposed Person (PEP) as defined in the following link (<https://www.skiptoninternational.com/pages/pep/>) or other regulations please tick the appropriate box below.

Yes                      No

Yes                      No

**Marital Status**

Single

Married

Living with Partner

Separated

Divorced

Civil Partnership

Widowed

Single

Married

Living with Partner

Separated

Divorced

Civil Partnership

Widowed



## First Guarantor

**Employment Status**  
Employed Full Time  
Employed Part Time  
Retired  
Self Employed  
Student  
Other

## Second Guarantor

Employed Full Time  
Employed Part Time  
Retired  
Self Employed  
Student  
Other

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**Current Residential Status**  
Owner  
Tenant  
Living with others  
Living with parents

Owner  
Tenant  
Living with others  
Living with parents

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Have you ever been declined a mortgage by another lender? 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 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 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 had a court order/decreed made against you for debt or is there any such action pending? Yes  
No

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

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

**Correspondence**  
Address (including PO  
Box Number, if  
applicable)

**Correspondence**  
Address (including PO  
Box Number, if  
applicable)

**Postcode**

**Postcode**

**Residential Address**

**Residential Address**

**Postcode**

**Postcode**

**Valid from date**

**Valid from date**

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

**First Guarantor**

**Prior UK Address**  
(Must be Completed)

**Postcode**

**Time at Address**                      Years                      Months

**Home Telephone**  
(plus country code)

**Work Telephone**  
(plus country code)

**Mobile Telephone**  
(plus country code)

**Preferred method of contact**  
**Home      Work      Mobile**

**Email Address** (Personal email preferred)

**Secondary Address**

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

**Second Guarantor**

**Prior UK Address**  
(Must be Completed)

**Postcode**

**Time at Address**                      Years                      Months

**Home Telephone**  
(plus country code)

**Work Telephone**  
(plus country code)

**Mobile Telephone**  
(plus country code)

**Preferred method of contact**  
**Home      Work      Mobile**

**Email Address** (Personal email preferred)

**Secondary Address**

Guarantor 1

Guarantor 2

Company

## 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 Guarantor

#### Monthly Expenditure

Rent/Mortgage	£	per month
House Insurance	£	per month
Pension/Savings	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

#### Annual Income (First Guarantor)

<b>Gross basic salary or gross pension income (excluding overtime and bonus)</b>	£	per year
<b>Regular Bonus</b>	£	per year
<b>Regular Overtime</b>	£	per year
<b>Mortgage/Rent Subsidy</b>	£	per year
<b>Car/Pension Allowance</b>	£	per year

**Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments?**

Yes  
No

**Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments?**

Yes  
No

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

#### Occupation

#### List industry type

### Second Guarantor

#### Monthly Expenditure (if not included for 1st Guarantor)

Rent/Mortgage	£	per month
House Insurance	£	per month
Pension/Savings	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

#### Annual Income (Second Guarantor)

<b>Gross basic salary or gross pension income (excluding overtime and bonus)</b>	£	per year
<b>Regular Bonus</b>	£	per year
<b>Regular Overtime</b>	£	per year
<b>Mortgage/Rent Subsidy</b>	£	per year
<b>Car/Pension Allowance</b>	£	per year

**Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments?**

Yes  
No

**Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments?**

Yes  
No

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

#### Occupation

#### List industry type

(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)

## Annual Income (First Guarantor)

Employer name/  
name of pension  
provider

Employers Address

Postcode

Employer's Telephone

Time at Employer                      Years                      Months

Time in Role                              Years                      Months

Time in Continuous  
Employment                              Years                      Months

Is your current employment permanent? Yes

If no, provide details                      No

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

## Annual Income (Second Guarantor)

Employer name/  
name of pension  
provider

Employers Address

Postcode

Employer's Telephone

Time at Employer                      Years                      Months

Time in Role                              Years                      Months

Time in Continuous  
Employment                              Years                      Months

Is your current employment permanent? Yes

If no, provide details                      No

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

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

What is your occupation?

List industry type

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

What is your trading name?

Registered Address

Postcode

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

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

Accountant's Name

Accountant Address

Postcode

Telephone Number

## Loans, Credit Cards and Financial Guarantees

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

Lender	1st or 2nd Guarantor/ Company 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 Guarantor/ Company or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		

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

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

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

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

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

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

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

## The Property

Please refer to the [UK Buy-To-Let Mortgage Criteria Leaflet](#) which details unacceptable property types. Skipton do not lend against Grade A or 1 or 2\* listed properties, please refer to the 'Unacceptable properties' within the UK Buy-To-Let

Mortgage Leaflet for a more comprehensive list of properties which Skipton international will not lend against. If your property is exempt from an [Energy Performance Certificate](#), please provide full details and evidence of the properties exemption status.

<b>Type of Mortgage</b>	House Purchase
	Re-Mortgage
	Equity Release
	Further Advance
	Re-vest to New Name

<b>Type of Sale</b>	Leasehold
	Freehold

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

Term remaining on lease	Years
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## Ground Rent

Prior to submitting your application please refer to the "Supporting Documentation Check List section called "Ground Rent" to ensure that your ground rent is within criteria.

### Ground rent new builds

If you are purchasing or remortgaging a New build property please provide the following details:

1. Ground Rent
2. Renewal basis (ie. by RPI)
3. Renewal Term (How often the ground rent is reviewed/increased)

### Ground rent previously owned property

If you are purchasing or remortgaging a previously owned property please provide the following details:

1. Ground Rent
2. Renewal basis (ie. by RPI)
3. Renewal Term (How often the ground rent is reviewed/increased)

## Houses that are leasehold and Estate Rent Charges

If you own a house that is a leasehold property, we will need to understand the terms of the leasehold charges and the terms of the under lease prior to an application being received. Please call the sales team.

If your property is subject to "Estate Rent charges", please contact our sales team "prior" to submitting an application as prior agreement is required



## Property Details

### Full address of the property

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

Style	Detached house	Purpose built flat
	Semi-detached house	Flat conversion
	Terraced house	Maisonette house
	Detached bungalow	Maisonette bungalow
	Semi-detached bungalow	Studio Flats*

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

Construction	Standard
	Timber framed
	Non-standard construction

### Approximate year of build

If the property that you intend to purchase is a new build, Skipton International will accept applications up to a maximum of 6 months prior to when the property is due to complete (ready for tenant occupation). We are unable to accept applications outside of this criteria, if you are in any doubt, please call us.

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

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

Number of floors in a block (if a flat)

### England and Wales

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

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

Is the property a new build? Yes      No

Please note, Skipton International do not offer mortgages on converted office blocks.

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

Building Certificate	None	NHBC
	Architect	Other

Agreed price of the property      £      Estimated value if a remortgage/further advance

How much do you wish to borrow?      £      Existing mortgage value      £  
(if remortgage or further advance)

## Mortgage Product

Type of Mortgage  
 Repayment and Interest  
 Interest Only  
 Part Repayment and Part Interest Only

If Interest only, amount Interest only  
 £

If Interest only or Part and Part, please select repayment vehicle  
 Endowment Policy  
 Sale of property  
 Sale of assets  
 Overpayments  
 Stocks and shares  
 Unit Trust  
 Pension  
 Savings  
 Other

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

Skipton product/rate requested

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

Mortgage term required  
 Years Months

Is the builders/vendors incentive being added as part of this purchase value? Yes No

If YES, please provide details

Does the property have a lift? Yes No

Is the property ex 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? Yes

In there a green deal in place? Yes No No

Please list number of:

Living Rooms

Kitchens

Bedrooms

WCs

Bathrooms

Other Rooms

Garage

Outbuildings

Use of Outbuildings

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

Condition of property

Good

Average

Poor

Heating

Gas

Electric

Oil

Other

None

Completion Date

### For Remortgage and Further Advance cases only:

**When remortgaging your property (this also includes further advances) Skipton International will instruct its solicitors, Ferbrache & Farrell, to prepare and complete all legal documentation required to enable the remortgage/ further advance to complete and draw down. There is no need to instruct your own solicitor.**

Please provide a copy of the latest Tenancy Agreement.

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

Repay outstanding mortgage

£

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

When was the mortgage taken out?

How long have you owned the property?

To purchase another property

£

Residential Yes

Buy-To-Let Yes

No

No

Transfer your equity or to buy out another party

£

## Tenancy Details

Please note, Skipton International is unable to lend on Licensed Houses of Multiple Occupancy. Please see our [Property Letting Requirements England & Wales](#) or [Property Letting Requirements - Scotland](#)

What basis is the property to be let? Furnished Unfurnished

Property already let? Yes No Projected Monthly Rental Income £

## 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](#).

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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 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 <a href="#">gift letter</a> will be required as well as relevant evidence of such funds.

## Property Declarations

### First Guarantor

**Will you or any family member occupy the property?**

Yes

No

**If yes, please provide details.**

Is vacant possession of the property being obtained on completion?

Do you intend a tenant to occupy the property immediately on completion?

If NO, please supply further details.

Is this loan for Residential Buy-To-Let purposes only?

Will you be providing all the monies required in addition to this loan to enable you to purchase the property?

If NO, please supply further details, e.g. gift

Will the property be let on a multiple occupancy basis?      Yes      No

If yes, please state the number of tenancies

Will any additional borrowing be secured against the property by a second charge?

Will the loan be for the direct benefit and advantage of all applicants?

If NO, please supply further details

Are any incentives/discounts being offered by the developer/vendor?

If YES, please provide details

### Second Guarantor

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

No

## Solicitors Details (only required for purchases)

Please be advised that the Firm you choose to represent you must be;

1. Regulated either by the Solicitors' Regulation Authority (SRA) or the Council for licensed Conveyancers (CLC).
2. A Member of The Law Society (if the property is situation in England or Wales) or a Member of The Law Society of Scotland (if the property is situated in Scotland).
3. The firm will also be required to have a place of business in the UK.

Acting Solicitor

Law Firm

Address of Solicitor (including post code)

Contact number

Email Address

Skipton International will instruct Ferbrache & Farrell to act on its behalf to prepare all legal documentation required to enable your facility to draw down. If purchase, Ferbrache & Farrell will be in touch with your solicitors with a list of requirements needed in order to enable completion.

## 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.

## Estate agents/Vendor/ Key holders for remortgages

Estate agents/vendors name

Estate agents/ vendors contact number  
(Must be a UK contact number)

Estate agents address

## Intermediary (to be completed by a mortgage broker only)

**If you are not a Skipton International approved broker, please contact us on 0044 1481 730 730 for registration details.**

I/We have provided a completed Approval in Principle Indicator

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

I/we have provided an "Advised Service" for this application

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

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

Broker fee to be charged to the applicant\*    £

Payable on (please select)                      Application                      Completion

Refundable if does not proceed?

Yes

No

Name of Beneficiary Fee

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

Name of Intermediary

Skipton Intermediary Reference

Company

Contact Number

E-mail Address

Signature of Intermediary

Date



## Pro Forma Resolutions wording to be included in Limited Company Buy-To-Let minutes

This page **MUST** be completed

### Initial Application Request Only

#### 1 PURPOSE OF THE RESOLUTIONS

##### 1.1 IT IS NOTED that:

- (a) the Company wishes to apply to Skipton International Limited (“**Skipton**”) for a loan in the sum (“**Loan**”) for the purposes of [re-financing/purchasing] the [leasehold/freehold] property known as registered at HM Land Registry with title number “**Property**”) and is required submit a loan application form to Skipton (“**Initial Application Request**”)

1.2 **IT IS NOTED** that the purpose of these resolutions is to approve the Initial Loan Application.

1.3 **IT IS NOTED** that that the Company is solvent and will not become insolvent due to entering into, and performing its obligations under, the Initial Loan.

#### 2 RESOLUTIONS

2.1 Following due and careful consideration of the terms of the Initial Application Request, and the transactions contemplated by the same IT IS RESOLVED THAT that the entry into the same would promote the success of the Company for the benefit of its members as a whole

##### 2.2 IT IS FURTHER RESOLVED THAT:

- (a) that the terms of, and the transactions contemplated by, the Initial Application Request and any ancillary or related documents be and are approved;
- (b) the performance by the Company of its obligations under the Initial Application Request be and is approved; and
- (c) any director be and is authorised to sign and/or execute the Initial Application Request on behalf of the Company including agreeing and approving any subsequent amendments to the same.

#### 3 FILING

3.1 **IT IS RESOLVED** to instruct any one director to make all necessary and appropriate entries in the books and registers of the Company in relation to the Initial Loan Application.

## DECLARATION – to be signed on behalf of The Company and the Guarantors of the loan

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

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

I understand that Skipton International Limited may at any time transfer or otherwise dispose of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

I **declare** that:

- I DO NOT intend that either I or a connected party (e.g. Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child) will reside in the Property either on completion or during the original 3 or 5 year Tracker or Fixed rate product period;
- I am over 18 years of age;
- There are no existing loans or mortgages in my name with Skipton International Limited or any other lender other than declared on the application;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or “spent” offences by virtue of the Rehabilitation of Offenders (Bailiwick of Guernsey) Law 2002 or equivalent in any jurisdiction;
- Any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- If any of the information I have given changes before the mortgage is completed, I shall advise Skipton International Limited immediately.
- I accept any Application Fee is only refundable at the discretion of Skipton International Limited;
- I confirm I will not be in breach by submitting this application and subsequently completing a mortgage of any Laws or Financial Regulation’s in my country of residence or citizenship.

I understand that where the term takes me to beyond retirement age it is my responsibility to ensure I have sufficient funds to maintain payments to the end of the term. I understand a Tariff of Charges is available on request.

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

I understand a Tariff of Charges is available on request.

## APPLICATION COSTS AND SURVEYOR’S REPORT AND VALUATION

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

I understand that, when appropriate, Skipton International will need to obtain a surveyor’s report on the property offered as security at my expense. I accept that in the event of the facility not proceeding to completion for whatever reason, I will be solely responsible for all legal, survey and other costs of whatever nature incurred by Skipton International Limited or its adviser in connection herewith.

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

## VALIDITY OF THE APPLICATION

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

## YOUR PERSONAL DATA

The Data Protection (Bailiwick of Guernsey) Law, 2017

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

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

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

## Lawfulness of Data Processing

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

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

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

## Collecting Personal Information

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

## Sharing Personal Information

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

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

## Personal Data Rights

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

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

As a mortgage applicant Skipton International Limited may process the information contained in my application form and about my account in the following ways:

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in the application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (if this ever includes "special category" data your explicit consent will be obtained) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Skipton International Limited may also pass the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- referring to my employers or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to Skipton International Limited;
- information about the mortgage, including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details may be passed on to Skipton 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](http://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](mailto:dsars@skiptoninternational.com) details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me. Skipton International have 30 days to respond to these requests;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited will supply their names and addresses upon request.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge I believe the statements in these Declarations are true and correct.

## ONLINE MORTGAGE PORTAL

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

## Signature and Authority to obtain references/information and process data

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

It is important that you read and understand the section entitled "Your Personal Data". By signing this application, you agree that we can use your information as described. I hereby authorise and request you to provide Skipton International Limited with any information they may require.

**By signing this Declaration, you are confirming that you are outside of the United Kingdom and will remain outside the United Kingdom throughout the application process.**

**Please sign in accordance with your passport.** Do not forget to complete the Direct Debit Mandate at the end of this form.

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

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

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

Once the document is signed, please email it to Skipton. [Read the full guide here.](#)

The Directors/Shareholders of The Company must sign in both capacities. Firstly for and on behalf of The Company and secondly as a Guarantor of the loan.

### Signature(s):

Full Name (1st Guarantor)	Signature	Date
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#### For and on behalf of The Company

Full Name (1st Guarantor)	Signature	Date
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#### Guarantor of the loan

Full Name (2nd Guarantor)	Signature	Date
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#### For and on behalf of The Company

Full Name (2nd Guarantor)	Signature	Date
---------------------------	-----------	------

#### Guarantor of the loan

**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)**

**5. Reference Number (Skipton will complete)**

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**3. Branch sort code**

**6. Instruction to your Bank or Building Society**

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Please pay Skipton International Limited Direct Debits from 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.


**4. Bank or Building Society Account Number**

Signature(s)

Date

This Guarantee should be detached and returned to the payer

**The Direct Debit Guarantee**



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debit.
- 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.



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