



SKIPTON INTERNATIONAL

UK Buy-To-Let eMortgage Application Pack (England, Scotland & Wales)

**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.

UK Buy-To-Let eMortgage 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 checklist completed.

Incomplete applications will be cancelled and a paper application will then be required

As applicants are non-UK resident please note that documentation requirements may possibly be more extensive than for UK resident mortgage applications with other banks. Therefore please read these guidelines carefully. Please review the [unacceptable properties](#) list on our website. We regret we will be unable to proceed with an Application until the submission on to eMortgages, supporting documents including the Declaration and DDM have been uploaded and application fee have been received. Incomplete applications will be cancelled and a paper application will be required. All non-English documents must be translated by a reputable translation company.

Please Tick

Application fee

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

UK Buy-To-Let Mortgage Declaration

A copy of the attached form fully completed and signed by all applicants in accordance with their passport.

Direct Debit Mandate

Requires full bank details and signature of account holder(s). Cannot submit until account open.

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. Please ensure that the signature page of the passport is also provided. Please do not post your original passport or driving licence to us. Charges may apply for returning documents to you.

Address Verification

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

Income Confirmation

- Employer's letter, confirming remuneration and main terms of employment with each application.
- One months pay slip

Or;

- Self employed - Accounts Certificate, form can be found on our [Forms page](#).

Bank Statements

- One month bank statement. This must show their salary / pension being credited and mortgages/ rent being debited (if applicable). The statements must detail account holder's name(s), account number, narrative, debits, credits and running balances.
- One month UK bank statement.

Mortgage Statements

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

Proof of Source of Deposit (purchase)

Fully completed "Declaration of Source of Funds" form along with supporting documents / statements.

Gift Confirmation (if applicable)

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

Supporting Documentation Checklist

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.

Original Declaration and Direct Debit Mandate (must be signed in accordance with passport):

1. Photo Identification

- Certified copy of the passport (Our Identification verification form 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. Find a list of [Acceptable Certifiers here](#).

2. Address Verification

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

- Original Letter from employer – this must confirm the current residential address.
- 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 (mandatory for clients in the UAE and Caribbean)

Copies must be certified by a professional person. Find a list of [Acceptable Certifiers here](#).

3. Employed Income Confirmation

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. Pension income

Please provide the following;

- Letter from pension provider or copy of pension contract.
- One month pension slips if provided.

5. Self Employed Income Confirmation (if applicable)

If self-employed applicants must have been trading for a minimum of 3 years, please appoint a local fully qualified accountant working in an accountancy firm with a minimum of two partners. To complete Skipton International Accountants Certificate which can be found on our Forms page. The firm and accountant must be:

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

OR

Alternatively, self employed applicants can provide the last years final income tax assessment (where written in English).

6. [Bank Statements](#)

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

- One month bank statement. This must show their salary / pension being credited and mortgages/ rent being debited (if applicable). The statements must detail account holder's name(s), account number, narrative, debits, credits and running balances.
- One month UK bank statement.

Any reversals, returned items or debit balances in excess of any overdraft limit should be fully explained with supporting documentation. (e.g. copy of savings account providing evidence of liquid cash available to cover these instances).

Skipton International is unable to process an application where you have either had any reversals, returned items or debit balances in excess of any overdraft limit within the last 3 months.

7. [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 and may cause a decline.

8. [Source of Deposit Funding](#)

For all purchases you **must** complete the "Declaration of Source of Funds" form and provide supporting documentation: a list of acceptable documentary evidence is attached.

9. [Gift received \(where the deposit or other costs are being donated by a third party\)](#)

Where the deposit or transaction costs are being donated by a third party, please complete the Gift Letter. Please provide supporting documentation which details the source of funds, a list of acceptable documentary evidence is attached. An amendable version is available to [download here](#).

10. [Tenancy Agreements](#)

England and Wales

Please supply the latest copy of the AST 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](#).

Scotland

If the application relates to a remortgage, equity release, further advance or re-vesting of names, please see our [Property Letting Requirements](#).

Please supply the latest AST (if before 1 December 2017) or a private tenancy (from 1 December 2017) in Scotland for a minimum term of 6 months, maximum term 1 year.

11. [Energy Performance Certificate \(England, Wales and Scotland\)](#)

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 website.

Scotland

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 following web site; <https://www.gov.scot/>

12. Ground rent criteria

Skipton International is happy to accept applications for properties with ground rent that falls within the below criteria – if the property falls outside of this, please ring our sales team to discuss prior to submitting an application.

1. Ground Rent \leq 0.1% of value
2. Review to RPI on a 10 yearly basis
3. The Ground rent under £250 (£1,000 in London)

Mortgage Declaration

Please complete all sections of the form in BLOCK CAPITALS and tick appropriate boxes. This and the following 5 pages are to be scanned and returned by Intermediary.

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

First Applicant

Surname

Forenames (in full)

Second Applicant

Surname

Forenames (in full)

Politically Exposed Persons

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

Yes No

Yes No

Dual/Multiple Nationalities Yes No

Dual/Multiple Nationalities Yes No

Please state any further nationalities below:

Please state any further nationalities below:

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. Please download [here](#).**

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	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 winning's receipt.
Gift	Fully completed & signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds.

Skipton International reserves the right to ask for additional supporting documents to help support the application.

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

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 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.

Instructions to your Bank or Building Society to pay Direct Debit

Originator's identification number

9	4	8	5	0	8
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Please fill in the whole form and send it to:

SKIPTON INTERNATIONAL LIMITED, P.O.BOX 509, TUDOR HOUSE, THE 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 (from top right hand corner of your cheque book)

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6. Instruction to your Bank or Building Society

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



PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS
TEL: 01481 730730 FAX: 01481 716900 www.skiptoninternational.com

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

Skipton will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data about you. Our Privacy Policy explains how and why Skipton collects, uses, stores and transfers your personal data and can be found at www.skiptoninternational.com.

Registered Office: Tudor House, The Bordage, St Peter Port, Guernsey GY1 6DS. Registered in Guernsey: 30112. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. March 2013