SKIPTON INTERNATIONAL

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

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.

For direct applicants please email: buytolet@skiptoninternational.com

or post: 15-17 Esplanade, St Helier, Jersey, Channel Islands, JE2 3QA

Tel: +44 (0) 1534 509 501

For brokers please email: mortgagesales@skiptoninternational.com

or post: PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, GY1 6DS

Tel: +44 (0) 1481 734 000

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

Supporting Documents Required

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

1. ID-Pal

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

SKIPTON INTERNATIONAL

Scan Me

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

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

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

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

2. Employed Income Confirmation

For applicants we require a minimum of 24 months employment, however this will be reduced to 12 months if not a first-time buyer or landlord.

<u>Sole application</u>

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

<u>Joint application</u>

We require your combined basic earned income (not including commission, overtime or bonuses or pension income) to achieve a minimum of £80,000 or equivalent if paid in local currency, with no minimum income level for either applicant.

Certain guaranteed allowances may contribute towards this figure. Any probationary period must be passed prior to applying. Earned income with the exception of pension 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
• 3 month salary slips

3. 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.

4. Self-Employed Income Confirmation (if applicable)

Sole applications

If an applicant is self-employed, can you provide evidence that annual income is in excess of £75,000 p.a. or equivalent if paid in local currency. Any earned income cannot be subject to UK income tax.

Joint applications

If an applicant is self-employed, the combined application minimum income is £100,000 p.a. or equivalent if paid in local currency, with no minimum income level for either applicant.

If self-employed you must be 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. Pension (if applicable)

If in receipt of pension income, a sole applicant must have a minimum income of £50,000 p.a. or the equivalent if paid in local currency. This can be made up from different pensions, but not a combination of earned and pension incomes.

For a joint application minimum £80,000 p.a. or equivalent if paid in local currency. Each applicant can only have one stream of income (pension/earned income).

Pension income can be subject to U.K. income tax if the clients have retired abroad and can be from more than one pension provider.

Annual statement and/or three monthly remittance advices from each pension provider.

6. 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.

- Three month bank statement. 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).
- Three month UK bank statement (Statement for the account stated on the Direct Debit Mandate).

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.

7. Source of Funds Documentation

For all purchases you must provide supporting documentation: a list of acceptable documentary evidence is noted within this pack.

8. Gift received

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.

9. Energy Performance Certificate, England Scotland 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.

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/

10. Ground Rent Criteria and The Leasehold Reform (Ground rent) Act 2022 and Estate Rent charges

- 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).
- We expect any fees to align with industry expectations. Skipton reserve the right to decline where the charges are considered excessive or onerous. The same applies to Estate Rent charges.

For House Purchases you must instruct solicitors to act on your behalf but the cost of standard conveyancing is included in your application fee. Skipton uses Conveyancing Direct for properties in England and Wales and Your Conveyancer for properties in Scotland. You are, of course, at liberty to instruct your own solicitor but there will not be a reduction in the application fee if you choose not to use our solicitors.

11. Address for Service

Skipton International requires the provision of both a UK postal address and email address for the purpose of official documentation. These addresses must be provided to :-

A) Purchase – your solicitor
B) Re-mortgage and additional borrowing – Skipton's conveyancer

The address will be included within Skipton International's Legal Charge and subsequent registration at HM Land Registry.

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

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

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

Applicants are required to provide accurate and truthful information during the application process. Any misrepresentation or false declaration may result in rejection of the application and could lead to legal consequences under Anti-Money Laundering (AML) laws.

Rationale for Account

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

First Applicant

Title

Surname

Forenames (in full)

Maiden/previous names(s)

No. of dependants and their ages

Date of birth

Town of birth

Country of birth

Country of residence

Nationality

Expected retirement age **Years old**

Dual/multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

Second Applicant

Title

Surname

Forenames (in full)

Maiden/previous names(s)

No. of dependants and their ages

Date of birth

Town of birth

Country of birth

Country of residence

Nationality

Expected retirement age **Years old**

Dual/multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

First Applicant

Do you have financial or family ties to country of birth?

Yes ☐ No ☐

Please specify:

Have any of the Source of Funds been derived from the country of birth?

Yes ☐ No ☐

Please specify:

Do you have any business interests in that country?

Yes ☐ No ☐

Please specify:

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

Yes ☐ No ☐

Please specify:

Second Applicant

Do you have financial or family ties to country of birth?

Yes ☐ No ☐

Please specify:

Have any of the Source of Funds been derived from the country of birth?

Yes ☐ No ☐

Please specify:

Do you have any business interests in that country?

Yes ☐ No ☐

Please specify:

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

Yes ☐ No ☐

Please specify:

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

First Applicant

Prior UK address
(Must be completed)

Postcode

Time at address Years Months

Residential address

Postcode

Valid from date

Correspondence address
(including PO Box number, if applicable)

Postcode

Second Applicant

Prior UK address
(Must be completed)

Postcode

Time at address Years Months

Residential address

Postcode

Valid from date

Correspondence address
(including PO Box number, if applicable)

Postcode

First Applicant

Work telephone (plus country code)

Home telephone (plus country code)

Mobile telephone (plus country code)

Email address (Personal email preferred)

Secondary email address

Preferred method of contact

Home ☐ **Work** ☐ **Mobile** ☐ **Email** ☐

Second Applicant

Work telephone (plus country code)

Home telephone (plus country code)

Mobile telephone (plus country code)

Email address (Personal email preferred)

Secondary email address

Preferred method of contact

Home ☐ **Work** ☐ **Mobile** ☐ **Email** ☐

Marital Status	Single	☐	Single	☐
	Married	☐	Married	☐
	Living with partner	☐	Living with partner	☐
	Separated	☐	Separated	☐
	Divorced	☐	Divorced	☐
	Civil partnership	☐	Civil partnership	☐
	Widowed	☐	Widowed	☐
Current Residential Status	Owner	☐	Owner	☐
	Tenant	☐	Tenant	☐
	Living with others	☐	Living with others	☐
	Living with parents	☐	Living with parents	☐
Employment Status	Employed full time	☐	Employed full time	☐
	Employed part time	☐	Employed part time	☐
	Retired	☐	Retired	☐
	Self employed	☐	Self employed	☐
	Student	☐	Student	☐
	Other	☐	Other	☐

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 ☐

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

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.

First Applicant		Second Applicant	
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/decree made against you for debt or is there any such action pending?	Yes ☐ No ☐	Have you had a court order/decree 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 ☐
Have you had any previous, current or pending criminal convictions?	Yes ☐ No ☐	Have you had any previous, current or pending criminal convictions?	Yes ☐ No ☐
If you have answered 'Yes' to any of the questions above, please explain below.		If you have answered 'Yes' to any of the questions above, please explain below.	

Number of Buy-To-Let Mortgage Applications in progress with Skipton International Limited or another lender: Applicant 1 ☐ Applicant 2 ☐

Originally, is/was your prime motivation for purchasing your first property to let?

Capital growth	Rental yield	Other
Applicant 1 ☐	Applicant 1 ☐	Applicant 1 ☐
Applicant 2 ☐	Applicant 2 ☐	Applicant 2 ☐

If other, please state here

How long has the borrower been a property landlord for?

Applicant 1: ☐ Years ☐ Months

Applicant 2: ☐ Years ☐ Months

Income and Expenditure

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

First Applicant

Monthly expenditure

Rent/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 Applicant)

Gross basic salary or gross pension income **(excluding overtime and bonus)**	£		per year
Regular bonus	£		per year
Regular overtime	£		per year
Mortgage/Rent subsidy	£		per year
Car/pension allowance	£		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)

Second Applicant

Monthly expenditure (if not included for 1st applicant)

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 Applicant)

Gross basic salary or gross pension income **(excluding overtime and bonus)**	£		per year
Regular bonus	£		per year
Regular overtime	£		per year
Mortgage/Rent subsidy	£		per year
Car/pension allowance	£		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)

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

Tax Details

All Applicants must complete the following section:

First Applicant

Country

TIN*

Second Applicant

Country

TIN*

Any additional countries please provide on a separate sheet

Are you a citizen of the United States?

Yes ☐ No ☐

If yes, please provide your TIN* above.

Are you a citizen of the United States?

Yes ☐ No ☐

If yes, please provide your TIN* above.

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

Social Security Number

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

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

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

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

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

How did you develop the skills to start the business? (E.g. University course, diploma, apprenticeship)

Accountant Details

Accountant's name

Accountant address

Postcode

Telephone number

First Applicant

Occupation

Job title

List employer type

(Examples - Construction, Education, Finance & Insurance, Public Administration)

Industry sector

Second Applicant

Occupation

Job title

List employer type

(Examples - Construction, Education, Finance & Insurance, Public Administration)

Industry sector

(Examples - Construction, Gambling, Pharmaceuticals, Private Military Contracts, Public Procurement, Visual Asset Providers, Shipping, Other please specify, Relating to weapons of mass destruction)

Annual Income (First Applicant)

Employer name or 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?

If no, provide details Yes No

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

If retired, previous employer:

Annual Income (Second Applicant)

Employer name or 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?

If no, provide details Yes No

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

If retired, previous employer:

Assets and Liabilities

List your liabilities: Identify and value all your assets using current market for investments and real estate.
List your assets: Include all your debts, noting the remaining balances and interest rates.
Calculate your net worth: Subtract your total liabilities from your assets to determine your net worth.

Estimated total net worth:

Please state all assets

e.g. Cash, investments, property and business ownership:

Please state all liabilities

e.g. Personal loans, mortgages and credit cards:

Any other information: e.g. Life insurance (please include details)

Declaration of Source of Funds

Please provide full details of the activity that has generated the funds.

- ☐ Employment earning (salary, wages & bonus)
- ☐ Compensation (courts rulings)
- ☐ Dividend distributions
- ☐ Gambling winnings
- ☐ Gift
- ☐ Inheritance
- ☐ Supported by spouse
- ☐ Insurance policy maturity / pay-out
- ☐ Investment maturity
- ☐ Loan
- ☐ Pension payments
- ☐ Personal savings
- ☐ Property (rental / sale)
- ☐ Pending receipt

Total amount of deposit in Sterling (£)

Please confirm the main country from where your funds have been generated

Full detail (Please see guidance below on what details we require on your SoF):

If self employed	What type of business is/was it? What date was it formed? What jurisdiction was it registered in? How did you develop the skills to start the business? E.g. university course/diploma/ apprenticeship
If employed	What is the employers name? What position did you hold/job title? How long did you work there? What was your annual income?
Gifts	If the individual is living, please complete the Gift Letter (download here).
Property sale	How and when was the property initially acquired? How much were the sale proceeds? What was the address(s) of property(ies)? When was it sold?
Maturing Investments	What sort of investment was it? How long have you had the investment and how was it initially acquired? How much did you receive on maturity?
Inheritance	From whom did you inherit? How much did you inherit and when? What is the name of the solicitor/executor/trustee who oversaw the transaction? A brief explanation of how they generated their wealth?

This above list is not exhaustive, please provide details if your source of funds differs to the sources obtained above. Please note we may have to reach out for further information/documentation should it be required for your application.

Loans, Credit Cards and Financial Guarantees

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

Lender	1st or 2nd applicant or both	Outstanding term		Outstanding balance	Monthly repayment	Loan purpose	To be repaid* Yes/No
		Years	Months				

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

Existing Mortgages

For each mortgage or secured loan held please provide full details as requested below. Skipton International requires you to provide the latest 12 months mortgage statements for all mortgages held and copies of any current tenancy agreements. Please use an additional page if necessary.

Property 1

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly repayment	**Monthly rental income**	**To be repaid* Yes/No**	**Year property was originally let out**	**Property type** (e.g. Detached house/purpose built flat)	**Purpose of property** (Investment/ Rental property)	**Number of bedrooms**

Property 2

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly Repayment	**Monthly rental income**	**To be repaid* Yes/No**	**Year property was originally let out**	**Property type** (e.g. Detached house/purpose built flat)	**Purpose of property** (Investment/ Rental property)	**Number of bedrooms**

Property 3

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly Repayment	**Monthly rental income**	**To be repaid* 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**

Unencumbered Properties

Full address of the property including post code	1st or 2nd applicant 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)

Number of Buy-To-Lets held

On completion of this mortgage how many Buy-To-Let properties (including unencumbered and mortgaged) will be held in total by all borrowers?

On completion of this mortgage, how many mortgaged Buy-To-Let properties will be held in total by all borrowers?

The Property

Please refer to the UK Buy-To-Let Application Guide 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.

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.

Type of Mortgage

House purchase	☐	Equity release	☐	Revest to new name	☐
Re-mortgage	☐	Further Advance	☐		

Type of Sale

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

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.

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

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.

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.

Scotland

If the building incorporates a cladding system/balconies that may contain combustible material Skipton will not be able to offer a loan. There is a risk that you will lose your application fee if the property valuation reveals that the property is clad or contains a balcony including potential combustible material.

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) £ ☐

Please list number of:

Bathrooms	☐	Garages	☐	Kitchens	☐	Other rooms	☐
Bedrooms	☐	Living rooms	☐	WCs	☐	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 ☐ Oil ☐ Electric ☐ Other ☐ None ☐

Completion date ☐

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

If YES, please provide details

Is the property a commercial property? Yes ☐ No ☐

Is the property directly above or directly adjacent to a commercial premise? Yes ☐ No ☐

We are unable to assist if your property is located directly above or directly adjacent to a commercial property.

Does the property have a lift? Yes ☐ No ☐

Number of floors in block (if a flat)

Is the property ex local authority? Yes ☐ No ☐

Does the property have a solar panel? Yes ☐ No ☐

If yes, is a lease in place? Yes ☐ No ☐

Mortgage Product

Type of Mortgage

Repayment and Interest	☐	Part Repayment and Part Interest Only	☐
Interest Only	☐		

If Interest only, amount of interest only £

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

Endowment Policy	☐	Overpayments	☐	Pension	☐
Sale of Property	☐	Stocks and Shares	☐	Savings	☐
Sale of Assets	☐	Unit Trust	☐	Other	☐

If other, please specify

Skipton product/rate requested

Details of current products are available on Skipton International website

Mortgage term required Years Months

For Remortgage and Further Advance cases only:

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

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 ☐ No ☐ Buy-To-Let Yes ☐ No ☐

If yes, please confirm price of the property and jurisdiction:

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 £ ☐

Property Declarations

	First Applicant	Second Applicant
Will you or any family member occupy the property?	Yes ☐ No ☐	Yes ☐ No ☐
If yes, please provide details.		

Is vacant possession of the property being obtained on completion? Yes ☐ No ☐

Do you intend a tenant to occupy the property immediately on completion? Yes ☐ No ☐
If NO, please supply further details.

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

If YES, please state the number of tenancies

Is the loan wholly or predominantly for the purposes of a business? Yes ☐ No ☐

Will you be providing all the monies required in addition to this loan to enable you to purchase the property? Yes ☐ No ☐
If NO, please supply further details, e.g. gift

Will any additional borrowing be secured against the property by a second charge? Yes ☐ No ☐

Are any incentives/discounts being offered by the developer/vendor? Yes ☐ No ☐
If YES, please provide details

Will the loan be for the direct benefit and advantage of all applicants? Yes ☐ No ☐
If NO, please supply further details

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 Conveyancing Direct to act on its behalf to prepare all legal documentation required to enable your facility to draw down. If purchase, Conveyancing Direct 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 +44 1481 734000 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

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 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 and will also be issued alongside the terms and conditions for all new mortgage customers.

Lawfulness of Data Processing

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

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

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

Collecting Personal Information

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

Sharing Personal Information

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

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

Personal Data Rights

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

We may occasionally send information via post to existing customers that contains details of Skipton products including new interest rate options. We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose when signing the offer letter or at any other time by submitting a request in writing, by email to 'optout@skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 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 Inter nationals legal advisers;
- Information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- Mortgage repayment information is passed to a credit reference agency on a monthly basis;
- Disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Channel Islands Financial Ombudsman for the purpose of complaints investigation;
- To make enquires of authorised referees and licensed credit reference agencies who will supply Skipton with credit information, as well as Information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Skipton may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to Skipton and/or the credit reference agencies, about me and those with whom I am linked financially may be used for debt tracing and the prevention of money laundering as well as the management of my account.

- To prevent or detect fraud or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, Skipton Building Society Group, and other companies may use this information if decisions are made about me or others at my address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment;
- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering;

  Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to the Compliance Department, PO Box 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS, or from www.skiptoninternational.com
- Using my information to help develop and improve the products and services offered to me and other customers. Skipton International Limited may also share information with other companies within the Skipton Group as detailed in our Privacy Policy to help provide me with a high standard of service.

I understand that:

- Information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any “associated” records of my partners. By stating a financial association with another party, I also declare that Skipton International Limited is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- An “association” between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other’s information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a “disassociation” at the credit reference agencies.

DATA PROTECTION NOTICE

For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2017 Skipton International Limited will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future.

We will retain your data for 15 years after the date of mortgage redemption for one of the following reasons:

- In order to show that we have treated you fairly.
- In order to respond to any questions or complaints.
- In order to maintain records to comply with rules applicable to us.

After this time we will erase your personal data from our core banking systems. However, data will remain on our secure, restricted access back-ups for up to 6 years due to the technical difficulties of deletion from these systems and the other associated risks involved with this process. We have deemed this to be within our legitimate interests.

Your data may include “special category” data. The Law defines “special category data” as information about your race, ethnic origin, politics, religion, trade union membership, genetics, biometrics (where used for ID purposes), health, sex life, sexual orientation or criminal data.

ONLINE MORTGAGE PORTAL

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

DATA ACCESS

I understand that:

- With limited exceptions I can request in writing or via email to Data.Protection@skiptoninternational.com details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me. Skipton International have 30 days to respond to these requests;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited will supply their names and addresses upon request.

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

Signature and Authority to obtain references/information and process data

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

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

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.

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 (e.g.. Adobe Acrobat).

Once the document is signed, please email it to Skipton.

Signature(s) of applicant(s):

First Applicant Name

First Applicant Signature **Date**

Second Applicant Name

Second Applicant Signature **Date**

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

Instructions to your Bank or Building Society to pay Direct Debit

Originator's identification number

9	4	8	5	0	8

Please fill in the whole form and send it to:

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

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

To: The Manager _____ Bank/Building Society

Address _____

Postcode _____

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

_____

3. Branch sort code

__ __ - __ __ - __ __

4. Bank or Building Society Account Number

__ __ __ __ __ __ __ __

5. Reference Number (Skipton will complete)

__ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __ __

6. Instruction to your Bank or Building Society

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

Signature(s)

_____

_____

Date _____

This Guarantee should be detached and returned to the payer

The Direct Debit Guarantee

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

SKIPTON INTERNATIONAL

PO BOX 509, TUDOR HOUSE, LA BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS
TEL: 01534 509501 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

SKIPTON INTERNATIONAL

UK Buy-To-Let Application Checklist

Please ensure all of the documentation below is included and the application form is fully completed. If anything is missing, a maximum of 14 days will be granted to remit the outstanding.

- **Application fee** ☐
- **Fully completed application form** ☐
- **Direct Debit mandate (if applicable)** ☐
- **Identification verification (if applicable)** ☐
- **Address verification (if applicable)** ☐
- **Bank statements:**
  - **3 months statements from country of residence** ☐
  - **3 months UK statements** ☐
- **Mortgage statements** ☐
- **Employers letter (if employed)** ☐
- **3 months payslips (if employed)** ☐
- **Accountant's certificate or tax return (if self-employed)** ☐
- **Pension income confirmation (if retired)** ☐
- **Energy Performance Certificate** ☐
- **Proof of source of deposit (purchase)** ☐
- **Gift confirmation (if applicable)** ☐
- **Tenancy agreement (remortgage)** ☐

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: buytolet@skiptoninternational.com
Or post: 15-17 Esplanade, St Helier, Jersey, Channel Islands, JE2 3QA,

For brokers please email: Mortgagesales@skiptoninternational.com
Or post: PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, GY1 6DS

Identification Verification Form

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

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

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

Client Signature

Document ID

Full Name of Certifier

Signature of Certifier

Position of Certifier

Qualification Number of the Certifier e.g. ACCA number

Company of Certifier

Contact Number of Certifier

Email Address of Certifier

Date

Day / Month / Year

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

SKIPTON INTERNATIONAL

Application Form and Declaration (must be signed in accordance with passport and signatures provided):

1. Photo Identification

- Certified copy of your passport dated within 3 months.
- Copies must be certified by a suitable professional, please see the form on previous page and further information here.
- If not using the Identification verification form, **please use the following wording:**
  "I certify that this is a true copy of the original document which I have seen and that the photograph bears a true likeness to the individual whom I have met."

2. Address Verification

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

- Certified copy of a utility bill – no longer than three months old (excluding mobile phone bill or car insurance)
- Certified copy of a bank statements – no longer than three months old.
- Copies must be certified by a professional person and signatures required. Click here for a list of Acceptable Certifiers.

  Please use the following wording:
  "I certify that this is a true copy of the original document which I have seen."