SKIPTON INTERNATIONAL

Channel Island Mortgage Application Form

We wish to be inclusive at Skipton International. Should you have a disability or vulnerability that would be helped by adjustments in how Skipton handles your application please contact us accordingly.

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

Guernsey Office
PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, CHANNEL ISLANDS, GY1 6DS
Tel: 01481 734000

Jersey Office
15-17 ESPLANADE, ST HELIER, JERSEY, CHANNEL ISLANDS, JE2 3QA
Tel: 01534 509501

www.skiptoninternational.com

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

Registered in Guernsey: 30112

Supporting Documents Required

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

1. ID-Pal

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

SKIPTON INTERNATIONAL

Scan Me

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

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

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

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

2. Employed Income Confirmation

Please provide both of the following;

- Three months salary slips: please supply further salary slips if your salary is variable or 3 months worth if you are paid weekly.
- If you receive an annual bonus, please enclose evidence for the past 2 years.

3. Self-Employed Income Confirmation (if applicable)

A) If self-employed by way of a Limited company or Partnership please complete Skipton International Accountants Certificate.

B) If self-employed sole trader please;
   1) Either complete Skipton International Accountants certificate
   2) Or provide your last 2 year's tax returns where an average figure will be taken, dated no later than 12 months prior to the current date.

Please note, an average of the 2 years income will be used, unless the second year's income is lower than previous year's income figure, then the lower figure will be used for the mortgage application.
If you supply Tax assessments to confirm your income, you will also need to complete the Business Questionnaire.

Skipton International reserve the right to;

- Request additional information/clarification from the accountant who has prepared the Accountants Certificate in relation to any information contained within in it.
- Request the last 2 years full sets of accounts.
- Request your last 2 years tax returns.

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4. Bank Statements

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

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

The statement must also be clearly identifiable, detailing account holder's name(s), account number, narrative, debits, credits and running balances. Skipton International reserves the right to ask for additional supporting documents, if required, to assist with the underwriting of your application.

If you have reversals, returned items or debit balances in excess of any overdraft limit, you should contact us prior to submitting your application.

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5. Mortgage Statements

Please provide the latest 12 months mortgage statements for all non-Skipton 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.

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6. Source of Deposit Funding

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

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

Where the deposit or transaction costs are being donated by a third party, please complete the Gift Letter. and provide supporting documentation which details the source of funds.

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

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

Introduction

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.

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.

Rationale for Account

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

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

First Applicant

Title

Surname

Forenames (in full)

Maiden/Previous names(s)

Total no. of children

Total no. of adult dependencies

Date of birth

Country of birth

Nationality

Dual/Multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

Family or financial ties to country of birth? Yes ☐ No ☐

Please specify:

Second Applicant

Title

Surname

Forenames (in full)

Maiden/Previous names(s)

Total no. of children

Total no. of adult dependencies

Date of birth

Country of birth

Nationality

Dual/Multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

Family or financial ties to country of birth? Yes ☐ No ☐

Please specify:

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

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:

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

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:

Politically Exposed Persons:

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

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

First Applicant

Yes ☐ No ☐

Country of residence

Residential address

Postcode

Time at address* Years Months

*If less than 3 years, please provide a total of three years of address history on a separate page

Work telephone

Home telephone

Mobile telephone

Email address

Secondary email address

Second Applicant

Yes ☐ No ☐

Country of residence

Residential address

Postcode

Time at address* Years Months

*If less than 3 years, please provide a total of three years of address history on a separate page

Work telephone

Home telephone

Mobile telephone

Email address

Secondary email address

Marital status

- Single ☐
- Married ☐
- Living with partner ☐
- Separated ☐
- Divorced ☐
- Civil partnership ☐
- Widowed ☐

Employment status

- Employed full time ☐
- Employed part time ☐
- Retired ☐
- Self employed ☐
- Student ☐
- Other ☐

Current residential status

- Owner ☐
- Tenant ☐
- Living with others ☐
- Living with parents ☐

First Time Buyer Yes ☐ No ☐

Will you occupy the property? 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 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 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 ☐

If you have answered 'Yes' to any of the questions above, please explain below.

Marital status

- Single ☐
- Married ☐
- Living with partner ☐
- Separated ☐
- Divorced ☐
- Civil partnership ☐
- Widowed ☐

Employment status

- Employed full time ☐
- Employed part time ☐
- Retired ☐
- Self employed ☐
- Student ☐
- Other ☐

Current residential status

- Owner ☐
- Tenant ☐
- Living with others ☐
- Living with parents ☐

First Time Buyer Yes ☐ No ☐

Will you occupy the property? 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 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 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 ☐

If you have answered 'Yes' to any of the questions above, please explain below.

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.

For each applicant please provide the following in the 'gross basic salary' box:-

Annual Income (First Applicant)

Employed - gross annual income, excluding overtime and bonus

Gross basic salary	£		per year
Regular bonus	£		per year
Regular overtime	£		per year
Mortgage/Rent subsidy	£		per year
Confirmed second income	£		per year
Car/Pension allowance	£		per year

Occupation

Job title

Annual Income (Second Applicant)

Employed - gross annual income, excluding overtime and bonus

Gross basic salary	£		per year
Regular bonus	£		per year
Regular overtime	£		per year
Mortgage/Rent subsidy	£		per year
Confirmed second income	£		per year
Car/Pension allowance	£		per year

Occupation

Job title

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)

Industry Sector

(Examples - Arms trade, Defence, Construction, Energy, Extractive industries, Gambling, Non sensitive Industry, Precious Metal dealers, Pharmaceuticals, Private military contracts, Public procurement, Visual asset providers, Shipping, Other please specify, Relating to weapons of mass destruction)

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

Employer name

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

Is your current employment permanent? Yes No

If no, provide details

Expected retirement age years old

Monthly Expenditure

Rent (only if continuing) £ per month

School fees £ per month

Childcare fees £ per month

Maintenance £ per month

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

Employer name

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

Is your current employment permanent? Yes No

If no, provide details

Expected retirement age years old

Monthly Expenditure

Rent (only if continuing) £ per month

School fees £ per month

Childcare fees £ per month

Maintenance £ per month

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)

Tax Details

All Applicants must complete the following section:

First Applicant

Are you a tax resident only in the Channel Islands?

Yes ☐ No ☐

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

Country

TIN*

Country

TIN*

Country

TIN*

Second Applicant

Are you a tax resident only in the Channel Islands?

Yes ☐ No ☐

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

Country

TIN*

Country

TIN*

Country

TIN*

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

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

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

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

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

Self Employment Details

(Please 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)

What is your trading name?

Registered Address

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

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

Accountant Details

Accountant's name

Accountant address

Telephone number

Account Year End Details

Latest year (i.e. 31/12/2025) **Net profit** £

Previous year (i.e. 31/12/2024) **Net profit** £

Loans, Credit Cards and Financial Guarantees

For each credit/store card, personal loan or student 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**

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

Unencumbered Properties

Full address of the property including post code	1st or 2nd applicant or both	Value	Monthly Income	Number of bedroom	Property type (detached house/ purpose built flat)	Year the property was originally let out	Purpose of property (Investment/ Rental Property)

Number of Buy-To-Let's 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?

Housing Qualifications

Jersey only:

Do you have full housing qualifications?

Yes ☐ No ☐ Licensed ☐

Is your property registered as sole or joint applicants?

Sole ☐ Joint ☐

Guernsey only:

What is your Guernsey residential qualification?

Local ☐ None ☐

License ☐ Open market ☐

The Property

There are a number of property types which you may need to refer to Skipton, prior to submitting an application. Here are a few examples:

- Listed properties
- Properties in poor condition
- Properties which have a commercial unit below or next door
- Properties with imperfect titles

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.

Purpose of the mortgage

Residential property	☐	Buy-To-Let	☐

Type of Mortgage

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

Type of Sale

Freehold	☐	Leasehold	☐	Guernsey housing association	☐
Flying freehold	☐	Share transfer	☐	Other housing scheme	☐

If leasehold, unexpired term _____ **Ground rent** £ _____

Style

Detached house	☐	Converted flat pre 2007*	☐
Semi-detached house	☐	Converted flat post 2007*	☐
Terraced house	☐	Purpose built flat	☐
Detached bungalow	☐	Maisonette	☐
Semi-detached bungalow	☐	Studio flats**	☐

*Flats converted pre "2007" With Fire certificates

- If the flat that you wish to purchase was converted prior to 2007 and has a fire certificate Standard Loan to Values will apply.
- Failure to supply a valid Fire Certificate when required will result in the offer being withdrawn or the amount offered being reduced.

Fire Certificates on flats converted pre 2007 without fire certificates

- Skipton International is unable to provide lending to be secured against a property that requires, but does not currently have, a valid Fire Certificate under the Fire Precautions (Jersey) Law 1977.
- We recommend that you discuss this with your legal adviser before progressing.

Fire Certificates on flats converted pre 2007 which are currently exempt

Skipton International will require confirmation from your advocate that your property is exempt under current fire regulations and does not require a fire certificate. Failure to provide this will result in the offer being withdrawn or the amount offered being reduced.

Anything converted post 2007 standard loan to values will apply.

**Criteria for studio flats: Minimum property value £350,000, Minimum floor space requirement of 35 square metres (GIA) for all properties.

Construction

Standard ☐ Timber framed prior to 1960 ☐

Non-standard construction ☐ Timber framed after 1960 ☐

Please refer to Skipton International for anything other than standard.

Approximate year of build

Is the property listed? Yes ☐ No ☐

If yes, please confirm the grade:

Is the property externally clad? Yes ☐ No ☐

If yes, does the cladding/external insulation meet current fire regulations? Skipton will require evidence of this prior to a valuation being instructed.

Is the property a new build? Yes ☐ No ☐

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) £

Should the mortgage term take you into retirement, you must have the financial resource in place to continue servicing your mortgage. Your home may be at risk if you don't.

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 ☐

Estimated completion date

Are any incentive/discounts being offered by the developer/vendor? 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 states/local authority? Yes ☐ No ☐

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

If yes, is a lease in place? Provide details:

Mortgage Product

Type of Mortgage

Repayment and interest	☐	Interest only (sale of prop)	☐
Interest only	☐	Part repayment and part interest only	☐
Interest only (overpayments)	☐		

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 mortgage product requested

Details of current products are available on Skipton International website

Mortgage term required Years Months

For 100% mortgages, please also ask your guarantor(s) to complete this The Guarantor Form which is specific for this mortgage product

Assets and Liabilities

List your assests: Identify and value all your assets using current market for investments and real estate. List your liabilities: 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. Student Loans, Vehicle Loans, Mortgages and Credit Cards :

Any other information: (please include details)

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.

For Remortgage Cases Only

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

Repay outstanding mortgage £

Home improvements £

Home improvements (requiring structural work) £

Do you need environmental/planning consents (if yes, please provide them) Yes ☐ No ☐

Details of work to be undertaken (if home improvements) along with costing and schedule of works. Please complete on separate sheet if more space required.

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

For home improvements:
Property value following home improvements £

When was the mortgage taken out?

How long have you owned the property?

To purchase another property Residential £ Buy-To-Let £

Transfer your equity or to buy out another party £

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.

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 SIL 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 SIL, 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.

Estate Agents/Vendor/Key Holder – for access to the property

Estate agents/vendors name/key holder

Estate agents/vendors contact number

Estate agents address

Advocate Details

Acting advocate

Law firm

Buy-To-Let Only

What basis is the property to be let?	Furnished	☐	Unfurnished	☐
Will family members reside in the property?	Yes	☐	No	☐
Will the property be let on a multiple occupancy basis?	Yes	☐	No	☐

If yes, please state the number of tenancies

Property already let? Yes ☐ No ☐

Projected Monthly Rental Income £

	Applicant 1	Applicant 2	Joint
Number of Buy-to-Let mortgage applications in progress with Skipton International Limited or another lender			
Originally, what was the borrower's prime motivation for purchasing their first property to let?	Capital growth ☐ Rental yield ☐ Other ☐	Capital growth ☐ Rental yield ☐ Other ☐	Capital growth ☐ Rental yield ☐ Other ☐
How long has the borrower been a property landlord for?			

Property Declarations

Will the property be used for purposes other than your residence? Yes ☐ No ☐

If yes, please supply further details including estimate of percentage of property used as residence

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

Do you intend to occupy the property immediately on completion? Yes ☐ No ☐

If no, please supply further details.

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 you the first occupants of the property? Yes ☐ No ☐

Will the property be the main residence for all applicants? Yes ☐ No ☐

Mortgage Declaration

(This and following 5 pages to be scanned and returned by intermediary)

First applicant

Second applicant

Account number

Date

Intermediary (if applicable)

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

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

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

I declare that, in relation to the evidence of identity and address verification:
a) I have seen the original documents;
b) any documents bearing a signature were pre-signed; and
c) any documents bearing a photograph bore a good likeness.

Broker fee to be charged to the applicant*

Payable on (please select) Application Completion

Refundable if does not proceed? Yes No

Name of beneficiary fee

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

Name of intermediary

Company

Contact number

Email address

Signature of intermediary

Date

DECLARATION – to be signed by all applicants

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

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

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

I **declare** that:

- If the application is for a Buy-To-Let mortgage, 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 at any time in the future
- 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 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

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.

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.

Lending into Retirement

I/we understand that the last few years have seen changes to retirement ages and that further changes are likely in the future. By signing this application form with Skipton International Limited I/we confirm that I/we are aware of the financial resources and will have them in place to continue servicing my/our mortgage after my/our retirement.

I/we accept that it is my/our responsibility to review my/our ongoing investments and pension provisions to ensure that I/we have the ability to service my/our mortgage should the term go into my/our retirement.

I/we understand that my/our home may be at risk if I/we do not keep up my/our repayments before and after my/our retirement.

You may wish to seek independent financial advice before signing this application form, as your home may be at risk if you do not keep up your repayments.

By signing this application, you are confirming that you have considered the consequences if your mortgage is taken into retirement.

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.

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):

First applicant name

First applicant signature **Date**

Second applicant name

Second applicant signature **Date**

Please sign in accordance with your proof of identification document.

Do not forget to complete the Direct Debit mandate at the end of this form.

Instructions to your Bank or Building Society to pay Direct Debit

Originator's identification number

9	4	8	5	0	8

Please fill in the whole form and send it to:

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

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

To: The Manager _____ Bank/Building Society

Address _____

Postcode _____

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

_____

3. Branch sort code

__ __ - __ __ - __ __

4. Bank or Building Society account number

__ __ __ __ __ __ __ __

5. Reference number (Skipton will complete)

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

6. Instruction to your Bank or Building Society

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

Signature(s)

_____

_____

Date _____

This guarantee should be detached and returned to the payer

The Direct Debit Guarantee

DIRECT Debit

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

SKIPTON INTERNATIONAL

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

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

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

SKIPTON INTERNATIONAL

Channel Island mortgage application checklist

Please complete this checklist and submit with your mortgage application. Incomplete applications will not be processed until all required documentation has been received including the application fee. Please read the guidelines carefully.

Mortgage application form	☐
Direct Debit mandate	☐
Identification verification	☐
Address verification	☐
Income confirmation	☐
Bank statements	☐
Mortgage statements	☐
Proof of Source of Deposit (if purchase)	☐
Gift confirmation (if applicable)	☐

Name of intermediary and company if applicable	
Contact number	
Email address	
Date	

Identification Verification Form

This form should only be used for Identification Documentation. Please find the help sheet and suitable certifiers information here.

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

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

Client Signature

Document ID

Full Name of Certifier

Signature of Certifier

Position of Certifier

Qualification Number of the Certifier e.g. ACCA number

Company of Certifier

Contact Number of Certifier

Email Address of Certifier

Date

Day / Month / Year

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

SKIPTON INTERNATIONAL

Supporting documents required

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

Skipton International's preferred method for obtaining verified identity documents is through 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.

A link to download the ID-Pal app will be sent to you by one of our friendly Mortgage Sales Executives, once your application has been reviewed.

Please note that address verification is not available in every country. If you would prefer not to use the ID-Pal process, we will require a certified copy of both your proof of identity and proof of address document.

Application form and Direct Debit mandate (must be signed in accordance with passport):

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."