



# SKIPTON INTERNATIONAL

## Guernsey Mortgage Fees

### Application fee

For a limited time, Skipton International (Skipton) is offering free fees on all Guernsey applications.

### Valuation fee

- You will be required to pay the full cost of a standard mortgage valuation (as per the link below) and any subsequently required specialist reports (if applicable). Please note this valuation is for Skipton's internal use to establish the suitability of the property for mortgage purposes. A copy of this valuation is available to you.
- A valuation fee scale can be found on the [following link](#).
- The valuation will be instructed by Skipton from its panel of approved surveyors.
- Valuation fees are payable at the point your mortgage application has been approved in principle – either by cheque payable to Skipton International or by bank transfer.
- During the course of your application, should you wish to substitute an alternative property after the initial valuation has been completed, an additional valuation fee based on the Guernsey Valuation Fee Scale will be payable.
- Should your application not progress following valuation or if an offer is issued and subsequently the transaction does not complete, the valuation fee is non refundable.
- Next Generation requires a valuation on the guarantors property as well as purchasers property.

### Skipton International's bank details:

<b>IBAN:</b>	<b>GB55MIDL40222542660180</b>
<b>Swift/BIC:</b>	<b>MIDLGB22</b>
<b>Bank Name:</b>	<b>HSBC Bank PLC</b>
<b>Sort Code:</b>	<b>40.22.25</b>
<b>Account Name:</b>	<b>Skipton International Ltd</b>
<b>Account Number:</b>	<b>42660180</b>
<b>Reference:</b>	<b>Applicants surname followed by initials</b>

### Legal fees

- For all purchases and change of ownership you will need to instruct your own advocate. This cost is not covered by the Application Fee. You do not need to instruct your own advocate for a remortgage, or further advance, although the cost is payable by you.

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

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PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS.

**TEL: 01481 734000 [www.skiptoninternational.com](http://www.skiptoninternational.com)**

Registered Office: Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS, Great Britain. Minimum age 18 years. All mortgages are subject to status and valuation. Skipton International Limited requires a first charge on the property.

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