SKIPTON INTERNATIONAL

Guernsey Mortgage Fees

Application fee

For a limited time, Skipton International (Skipton) is offering free fees on all Guernsey 3 and 5 year fixed product offering applications. Base Rate Tracker products have a fee of £1,499, which is inclusive of a single valuation. 2 Year fixed rate product has a fee of £999.

Valuation fee

- For a limited time only, Skipton will cover the cost of the initial mortgage valuation for fixed products. Should you substitute to an alternative property after the valuation has been completed, a valuation fee based on the appropriate fee scale will be payable.

  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.
- 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.
- Guernsey 100% mortgage requires a valuation on the guarantors property as well as purchasers property. Skipton will cover the cost of the initial mortgage valuation for the applicant for a limited time however the guarantor's valuation will incur a cost.

Skipton International's bank details:

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

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.

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

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

TEL: 01481 734000 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. Skipton International Limited requires a first charge on the property. To help maintain service and quality, telephone calls may be recorded and monitored.

August 2026