



SKIPTON INTERNATIONAL

Mortgage Terms of Business

These Terms of Business set out the mortgage services that we will provide to you.

SKIPTON INTERNATIONAL
PO BOX 509, TUDOR HOUSE, LE BORDAGE,
ST PETER PORT, GUERNSEY, GY1 6DS, GREAT BRITAIN

Tel: **01481 734 000** Website: www.skiptoninternational.com

OUR SERVICES

We only offer mortgages from Skipton International Limited in Guernsey, Jersey, England, Wales and Scotland and only lend on properties where we have the first legal mortgage also known as ‘the Bond’ in Guernsey and Jersey or ‘the first charge’ in England, Wales and Scotland.

We only offer a non-advised service for which there is no charge.

You will receive a personalised Mortgage Illustration that will detail any fees payable on the mortgage you’ve applied for, such as application fees.

RESIDENTIAL MORTGAGES SECURED AGAINST YOUR HOME

We will assess your needs and affordability taking income, children and any liabilities such as personal loans, credit cards and childcare, school fees etc. as applicable.

BUY TO LET MORTGAGES

We will assess your needs and affordability but can’t offer advice on whether Buy to Let is the right form of investment for you, how you meet your obligations to your tenants or the tax implications that might apply to this type of investment.

It is important that you fully understand the risk and consequences of becoming a private landlord as well as the potential rewards.

Independent financial, legal and tax advisers may provide advice on the decision to acquire residential property for letting.

GUERNSEY HOUSING ASSOCIATION MORTGAGES

We can’t provide advice on whether a Guernsey Housing Association purchase is right for you. We can provide you with a Mortgage Illustration of how much you could borrow once you have been accepted on to the scheme by the Guernsey Housing Association. Further information can be provided by contacting the Association directly by email on ghaenquiries@gha.gg; by phone on 01481 245530 or via the website gha.gg.

COMPLAINTS

If for any reason you’re not satisfied with any aspect of our service and want to register a complaint, please contact us:

In writing to: The Director of Operations, PO Box 509, Tudor House, The Bordage, St Peter Port, Guernsey, GY1 6DS.

By phone on: 01481 730730

Or by email on: complaints@skiptoninternational.com

If you can’t settle your complaint with us, you may be entitled to refer it to the Channel Island Financial Ombudsman (CIFO).

The CIFO can be contacted at: Channel Islands Financial Ombudsman, PO Box 114, Jersey, JE4 9QG. Phone: 01481 722218 or 01534 748610 or by email at enquiries@ci-fo.org.

Web: <http://www.ci-fo.org/>

WHO REGULATES US?

Skipton International Limited (Skipton), registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society. Skipton 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.

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.

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

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