SKIPTON INTERNATIONAL

100% Mortgage Guarantor 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.



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. Mortgage Statements

Please provide the latest 12 months mortgage statements for all 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.

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. You have the right to withdraw your consent at anytime.

Introduction

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 Guarantor

Title

Surname

Forenames (in full)

Maiden/Previous names(s)

Date of birth

Town of birth

Country of birth

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

Nationality

Dual/Multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

Second Guarantor

Title

Surname

Forenames (in full)

Maiden/Previous names(s)

Date of birth

Town of birth

Country of birth

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

Nationality

Dual/Multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

Family or financial ties to country of birth

Please specify: Yes ☐ No ☐

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

Please specify: Yes ☐ No ☐

Do you have any business interests in that country

Please specify: Yes ☐ No ☐

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

Yes ☐ No ☐

Family or financial ties to country of birth

Please specify: Yes ☐ No ☐

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

Please specify: Yes ☐ No ☐

Do you have any business interests in that country

Please specify: Yes ☐ No ☐

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

Yes ☐ No ☐

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 customer, you are required to contact us directly, informing us of this change.

First Guarantor

Yes ☐ No ☐

Please specify:

Work telephone

Home telephone

Mobile telephone

Email address

Secondary email address

Second Guarantor

Yes ☐ No ☐

Please specify:

Work telephone

Home telephone

Mobile telephone

Email address

Secondary email address

	First Guarantor		Second Guarantor	
Marital status	Single	☐	Single	☐
	Married	☐	Married	☐
	Living with partner	☐	Living with partner	☐
	Separated	☐	Separated	☐
	Divorced	☐	Divorced	☐
	Civil partnership	☐	Civil partnership	☐
	Widowed	☐	Widowed	☐
Employment status	Employed full time	☐	Employed full time	☐
	Employed part time	☐	Employed part time	☐
	Retired	☐	Retired	☐
	Self employed	☐	Self employed	☐
	Student	☐	Student	☐
	Other	☐	Other	☐
Current residential status	Owner	☐	Owner	☐
	Tenant	☐	Tenant	☐
	Living with others	☐	Living with others	☐
	Living with parents	☐	Living with parents	☐

First Guarantor

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	☐

Second Guarantor

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	☐

Income and Expenditure

First Guarantor

Monthly Expenditure

Rent (only if continuing)	£		per month
School fees	£		per month
Childcare fees	£		per month
Maintenance	£		per month

Annual Income

Gross basic salary	£		per year
Pension	£		per year
Occupation			
Job title			

Second Guarantor

Monthly expenditure (if not included for 1st applicant)

Rent (only if continuing)	£		per month
School fees	£		per month
Childcare fees	£		per month
Maintenance	£		per month

Annual Income

Gross basic salary	£		per year
Pension	£		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/homemaker, please specify below their previous occupation including job role and industry

Employer name		**Employer name**	
Employers address		**Employers address**	
Postcode		**Postcode**	

Time at employer		Years		Months	Time at employer		Years		Months
Time in role		Years		Months	Time in role		Years		Months
Time in continuous employment		Years		Months	Time in continuous employment		Years		Months

Is your current employment permanent?

If no, provide details Yes ☐ No ☐

Is your current employment permanent?

If no, provide details Yes ☐ No ☐

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

Tax Details

All Applicants must complete the following section:

First Guarantor

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 Guarantor

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

Postcode

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

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

Accountant Details

Accountant's name

Accountant's address

Postcode **Telephone number**

Account Year End Details

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

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

Previous year (i.e. 31/12/2023) **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 the 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
		Years	Months			

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.

Please complete a separate page for each property held that has a loan or mortgage secured against it.

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

Guarantee Property

Full address of the property (including post code)

Property value £

Tenure Leasehold ☐ Freehold ☐

Please be advised, we can not secure a guarantee over a “Share Transfer” property or Shared Ownership property. ☐

Style

Detached house	☐	Purpose built flat	☐	** Studio flats
Semi-detached house	☐	Detached bungalow	☐	
Terraced house	☐	Semi-detached bungalow	☐	

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 and suitability for the Guarantee. Skipton International will advise how to proceed once your application has been processed.

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 / Guarantors name / Key holder	
Estate agents / Guarantors contact number	
Estate agents address	

Source of Wealth

Source of Wealth describes the origin of all the financial assets an individual has accumulated over their lifetime. Source of Wealth is distinct from Source of Funds, which is the activity undertaken to derive a particular tranche of funds.

Estimated total net worth:	

Breakdown of asset type-

Cash:	
Investments:	
Property:	
Business ownership:	

Other: (please include details)

Please provide details regarding your source of wealth, reporting all relevant information such as earnings, dividends, income, Inheritance, which need to be expanded in line with the below guidance:

Your description should include details of the act(s) that has generated your total net worth including your assets and property (e.g. inheritance combined with savings from salary as CEO of [name of company] for the last [X] years).

Note that simple answers such as ‘salary’, dividends’, ‘sale of property’ are generally not acceptable. Please see Appendix 1 for examples of documentary evidence that may be required.

Please confirm all country connections where your overall wealth has been generated

We may need to request additional documentary evidence to support and verify the above information provided to us in relation to the source of wealth and source of funds. If this is the case you will be informed accordingly.

This table details the documentation you are required to submit in order to evidence the source(s) of your deposit.

Appendix 1 Source of Wealth:

Source	Documents Required
Business ownership/Business profit	Financial statements, companies registry extract, proof of ownership such as detail of shareholding etc and details of other shareholders, dividends received
Inheritance	Copy of will, signed letter from solicitor, grant of probate or letter from executor, supporting information such as source of wealth of the deceased, date of birth and former occupation(s)
Employment	Latest copy of C.V., supported by evidence such as employment contracts, historic salary and bonus information
Lottery/Gambling win	Evidence from the lottery company, cheque or a winnings receipt
Divorce settlement	Copy of court order or judicial separation agreement
Pension settlement or surrender of a life assurance policy	Closing statement or letter from policy provider, supporting information as to source of funding to the pension

Appendix 2 Source of Funds:

Source	Documents Required
Savings	Last 3 months bank statements demonstrating build up of deposit /capital repayment /gifted monies
Investments	Statement from investment provider showing last 3 months portfolio valuation
Sale of property	Copy of contract of sale/settlement statement
Equity release from existing property	Mortgage agreement/offer letter
Inheritance	Certified copy of will, signed letter from solicitor, grant of probate or a letter from executor. Supporting information such as source of wealth of the deceased, date of birth and former occupation(s)
Pension settlement or surrender of a life assurance policy	Closing statement or letter from policy provider, supporting information as to source of funding to the pension
Business ownership/Business profit	Financial statements, companies registry extract, proof of ownership such as detail of shareholding etc and details of other shareholders, dividends received
Divorce	Copy of court order or judicial separation agreement
Other court award (e.g. compensation)	Court order signed letter from solicitor/advocate
Lottery / Gambling win	Evidence from the lottery company, cheque or a winnings receipt
Gift	Fully completed and signed Skipton International Gift Letter will be required as well as relevant evidence of such fund

Independent Legal advice (ILA)

You are required to have ILA in regards to your obligations to the guarantee, please provide the details of the advocate that will be providing your ILA.

Acting advocate	
Law firm	

DECLARATION – to be signed by all applicants

Please read the following declaration before signing.

I **declare** that:

- 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. Please refer to Skipton's criteria in respect of application fees

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 futur 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.

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 Guarantor

Date

Second Guarantor

Date

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

SKIPTON INTERNATIONAL

100% Mortgage
Guarantor Application Checklist

Please complete the below checklist and application form; this should be submitted along with the corresponding 100% Mortgage borrowers application and required supporting documentation as noted below. Incomplete applications will not be processed until all the required documentation has been received.

Name of 100% Mortgage Applicant (who your Guarantee will support)

1st applicant

Name of 100% Mortgage Applicant (who your Guarantee will support)

2nd applicant

Guarantor Application Form	☐
Identification Verification	☐
Address Verification	☐
Mortgage Statements	☐

Your Guarantee

You will be required to provide a 20% Guarantee (this is based on the purchase price of the property that the Next generation applicants are applying for) in the form of a Bond over a Guernsey or Jersey property.

Prior to this application being submitted you will need to obtain written consent from any Lender that has a bond over your property, confirming that they agree to Skipton International taking a second charge over the property. Your advocate will require a copy of this. ☐

If your property is unencumbered, then we will seek a 1st registered General Bond over the property.

Prior to draw down, our Advocates will require confirmation from your Advocates that you have received Independent Legal advice in regard to your liabilities under the guarantee that you are providing.

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."