



# SKIPTON INTERNATIONAL

## Expatriate Application Fee

Skipton International (Skipton) charges a fixed application fee as described below.

- Fixed at **£1,999** for purchases and **£999** for remortgages, equity transfers and further advances payable at the time an application is submitted either by cheque payable to Skipton International or by bank transfer to the following account:

**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

- The application fee includes provision of a single standard valuation. Please note this valuation is for Skiptons' use to establish the suitability of the property for mortgage purposes. A copy of this valuation is available on request.
- The application fee will also cover Skipton Internationals' legal costs for both a purchase and remortgage.
- For a property purchase, the arrangement fee will additionally encompass the legal cost of a standard conveyance when performed by Skipton Internationals' lawyers. Please note this offer excludes all disbursements, search and registration fees, which are payable by the applicant(s).
  - Non standard conveyancing matters will attract additional charges.
  - Should an applicant choose to use their own solicitor they will be responsible for all costs incurred in addition to the application fee which remains payable in full.

To determine any costs payable please contact :-

### **For properties in England and Wales:**

Conveyancing Direct can be contacted for:

- Purchases via their Business Development Manager, Daniel Baker, on +44 (0)1424 464937, or by email at [daniel.baker@cdpll.co.uk](mailto:daniel.baker@cdpll.co.uk).
- Re-mortgages via their Re-Mortgage Team Leader, Sarah Keeble, on +44 (0)1424 464967, or by email at [Sarah.keeble@cdpll.co.uk](mailto:Sarah.keeble@cdpll.co.uk).

### **For properties in Scotland:**

Walker Laird Solicitors can be contacted via their Conveyancing Executive, Susan Wake, on +44 (0) 141 847 4805, or by email at [susan.wake@walkerlaird.co.uk](mailto:susan.wake@walkerlaird.co.uk).

- The application fee is only refundable in the following circumstances;
  - i) An 'Agreement in Principal' is not provided within 3 months of submission of the application. A full refund of the application fee will be provided.
  - ii) If application does not proceed due to the valuation result being unacceptable to Skipton, **£1,500** will be refunded in the case of a purchase and **£500** for remortgages. Any refunds will

be made to the UK bank account detailed in the direct debit mandate supplied with your application.

- iii) Please note, if an offer letter is issued and subsequently the transaction does not complete, the application fee is non refundable.
- During the course of the application, if the applicant wishes to substitute an alternative property after the initial valuation, an additional **£499** will be required. This is valid only within 3 months of receipt of the original application.



## SKIPTON INTERNATIONAL

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

**TEL: +44 (0) 1481 730730** [www.skiptoninternational.com](http://www.skiptoninternational.com)

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

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