



**SKIPTON
INTERNATIONAL**

**Expatriate Mortgage
Application Pack
(England, Scotland & Wales)**

**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, GREAT BRITAIN, GY1 6DS
(If sending via courier, please remove the PO Box number as this is our office address)

TEL: **+44 (0)1481 730730** www.skiptoninternational.com

To help maintain service and quality, some telephone calls may be recorded and monitored
Registered in Guernsey: 30112.



SKIPTON INTERNATIONAL

Expatriate Mortgage Application Checklist

Please complete this checklist and submit with your mortgage application. See pages 3 & 4 for full details. Incomplete applications will not be processed until all required documentation has been received including the application fee. All non- English documentation must be translated by a reputable translation company.

Application fee The application fee is payable at the point of submission of the application and can be paid by either Cheque or bank transfer – please see the UK Expatriate Application fee sheet for full details of the fee. <u>Please be advised we cannot process your application until the application fee is received.</u> https://www.skiptoninternational.com/sites/default/files/uploaded/forms/ExpatAppFee.pdf	
Expatriate Mortgage Application Form Fully completed and signed by all applicants (wet signatures required).	
Direct Debit Mandate Page 19 of the application form, requires full bank details and signature of account holder(s) (wet signatures required).	
Proof of ID Copy of current passport certified to be a true copy of the original document and photograph a reasonable likeness of the holder (wet signatures required).	
Address Verification Certified copy of an appropriate document dated within the last 3 months (wet signatures required).	
Income Confirmation Last 3 months pay slips and employer’s letter confirming income and term of employment. If self employed – accountant’s certificate.	
Bank Statements/ Credit Card Statements Main bank account statements into which salary is mandated covering the last 3 months and any other accounts held including UK account. Please also supply the latest credit card statement for each card. Ensure they are listed under liabilities.	
Mortgage Statements Statement covering last 12 months for any mortgages held by the applicants.	
Proof of source of Deposit Completed “Declaration of Source of Funds” form along with supporting documents / statements as per page 22 and 23.	
Gift Confirmation (if applicable) Gift letter signed by donor and supporting documentation. As per page 24.	
Energy Performance Certificate (for England and Wales only) A copy of an Energy Performance Certificate (unless exempt under the current regulations) relating to the security property. Properties that are graded F or G are classed as substandard under the legislation and cannot be let. As such, Skipton International will only be able to provide mortgages against rental properties with an energy performance rating of A to E inclusive. If your property is exempt, please provide full details and evidence of the properties exemption status.	

Name of broker and company if applicable	
Contact number	
E-mail address	
Date	

Supporting Documentation Checklist

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.

Original Application Form and Direct Debit Mandate (must be signed in accordance with passport and wet signatures provided):

1. Photo Identification

- Certified copy of your passport (Our Identification verification form, seen on page 20 & 21, should be used by the certifier).

Copies must be certified by a professional person and wet signatures required. For a list of Acceptable Certifiers please visit www.skiptoninternational.com/sites/default/files/forms/VerificationofIdentityHelpSheet.pdf

2. Address Verification

Please provide one of the following as proof of your current address (not required for previous addresses);

- Original Letter from employer – this must confirm your current residential address and any correspondence address (including PO Box number)
- Original / certified copy of a Utility bill – no longer than 3 months old (excluding mobile phone bill or car insurance)
- Original / certified copy of a Bank Statement – no longer than 3 months old
- If you need to use a PO Box address, proof must be included as above (mandatory for clients in the UAE and Caribbean)

If you wish to use a correspondence address (that is not your residential address) you will need to supply the following:-

- Certified copy of resident's passport(s). (Our Identification verification form, seen on page 20 & 21, should be used by the certifier).
- Original / certified copy of a Utility bill of the occupier– no longer than 3 months old (excluding mobile phone bill or car insurance)

Copies must be certified by a professional person and wet signatures provided. For a list of Acceptable Certifiers please visit www.skiptoninternational.com/sites/default/files/forms/VerificationofIdentityHelpSheet.pdf

3. Employed Income Confirmation

Please provide both of the following;

- Letter from employer confirming income, position and term of employment / or pension contract in English.
- Latest 3 months salary / pension slips

4. Self Employed Income Confirmation (if applicable)

If self employed please complete Skipton International Accountants certificate – *this must be completed by one of our approved accountants, the list can be found on page 6 of the UK BTL mortgage leaflet.*

<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Accountants%20Certificate.xlsx>

Please note, an average of 3 years income will be used, unless the third year's income is lower than previous year's income figure, then the lower figure will be used for the mortgage application.

5. Bank/ Credit Card Statements

Please provide all your main bank account statements for the LATEST 3 calendar months; these must show your salary / pension being credited and mortgages/ rent being debited. The statements must also be clearly identifiable, in English, detailing account holder's name(s), account number, narrative, debits, credits and running balances. Please also supply your latest credit card statement showing transactions and limits. Further credit card statements may be required if the deemed necessary by the underwriter.

Any reversals, returned items or debit balances in excess of any overdraft limit should be fully explained with supporting documentation (e.g. copy of savings account providing evidence of liquid cash available to cover these instances).

6. 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.

7. Source of Deposit Funding

For all purchases you **must** complete the "Declaration of Source of Funds" form (seen on page 22) and provide supporting documentation: a list of acceptable documentary evidence is noted on page 23.

8. Gift received (where the deposit or other costs are being donated by a third party)

Where the deposit or transaction costs are being donated by a third party, please complete the Gift Letter seen on page 24. Please provide supporting documentation which details the source of funds, a list of acceptable documentary evidence is noted on page 23. An amendable version is available on our website www.skiptoninternational.com/forms-download

9. Tenancy Agreements

England and Wales

Please supply the latest copy of the Assured Short Hold Tenancy Agreement for 'The Property' if the application relates to a remortgage, equity release, further advance and re-vesting of names. Please see our 'Property Letting Requirements' at <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements.pdf>

Scotland

If the application relates to a remortgage, equity release, further advance or re-vesting of names, please see our Property Letting Requirements at <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements-Scotland.pdf>

Please supply the latest assured shorthold tenancy (if before 1 December 2017) or a private tenancy (from 1 December 2017) in Scotland for a minimum term of 6 months, maximum term 1 year.

10. Energy Performance Certificate (For England and Wales only)

From the 1st April 2018, all Landlords will have to ensure rental properties meet a minimum Energy Performance Rating of E in order to be able to create a tenancy (unless except under the current regulations). Properties that are graded F or G are classed as substandard under the legislation and cannot be let. As such, Skipton International will only be able to provide mortgages against rental properties with an energy performance rating of A to E inclusive.

Skipton International will require applicants to supply a copy of a current Energy Performance Certificate relating to the security property. Skipton International reserves the right to request provision of Energy Performance Certificates at any point during the life of your mortgage.

To check if your property meets the required standards, simply click on the following link, enter the postcode and download the Energy Performance Certificate in PDF format.

<https://www.epcregister.com/reportSearchAddressTerms.html?redirect=reportSearchAddressByPostcode>

For further information and guidance, please visit the UK Government web site;

<https://www.gov.uk/government/publications/the-non-domestic-private-rented-property-minimum-standard-landlord-guidance>

For all House Purchases you must instruct solicitors to act on your behalf. You are of course at liberty to instruct any solicitor of your choice, however, Skipton uses Conveyancing Direct for properties in England and Wales and Walker Laird Solicitors for properties in Scotland. Both firms do offer Skipton clients a competitive rate and whilst your and Skipton's interests are represented separately it can often be more efficient and timely to use a common firm.

Conveyancing Direct may be contacted via their Business Development Manager, Daniel Baker, on +44 (0)1424 464937, or by email at daniel.baker@cdpll.co.uk Walker Laird Solicitors may be contacted via their Conveyancing Executive, Susan Wake, on +44 (0) 141 847 4805, or by email at susan.wake@walkerlaird.co.uk

Introduction

Please complete all sections of the form using Block capitals and Black ink. Please note failure to complete all sections may result in your application being delayed.

If existing Skipton International customer, please provide account number

First Applicant

Title	<input type="text"/>
Surname	<input type="text"/>
Forenames	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Town of birth	<input type="text"/>
Country of birth	<input type="text"/>
Nationality	<input type="text"/>
Country of residence	<input type="text"/>
Marital Status	Single / Married / Living with partner / Separated / Divorced / Civil Partnership / Widow / Widower
Employment Status	Employed Full time / Part time / Retired / Self Employed / Student / Other
Current Residential Status	Owner / Tenant / Living with others / Living with parents
Will you or any member of your family occupy the property?	Yes / No

Second Applicant

Title	<input type="text"/>
Surname	<input type="text"/>
Forenames	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Town of birth	<input type="text"/>
Country of birth	<input type="text"/>
Nationality	<input type="text"/>
Country of residence	<input type="text"/>
Marital Status	Single / Married / Living with partner / Separated / Divorced / Civil Partnership / Widow / Widower
Employment Status	Employed Full time / Part time / Retired / Self Employed / Student / Other
Current Residential Status	Owner / Tenant / Living with others / Living with parents
Will you or any member of your family occupy the property?	Yes / No

Please note, the following cannot live or intend to live in the security property; e.g. Applicant, Spouse, Civil Partner, Parent, Grand Parents, Sibling, Child or Grand Child

Expected Retirement Age	<input type="text"/> Years old
Maiden / Previous Name	<input type="text"/>
No of Dependents and their ages	<input type="text"/>
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/decreed made against you for debt or is there any such action pending?	Yes / No

Expected Retirement Age	<input type="text"/> Years old
Maiden / Previous Name	<input type="text"/>
No of Dependents and their ages	<input type="text"/>
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/decreed 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

Correspondence address (including PO Box Number, if applicable)

Postcode

Residential address

Postcode

Valid from date

Time at address Years Months

Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears? Yes / No

Correspondence address (including PO Box Number, if applicable)

Postcode

Residential address

Postcode

Valid from date

Time at address Years Months

Please provide your last 5 years consecutive address history, please use a separate page if necessary.

Please provide your last UK address history including postcode.

Prior UK address
(Must be completed)

Postcode

Time at address Years Months

Home telephone
(plus country code)

Work telephone
(plus country code)

Mobile telephone
(plus country code)

Preferred method of contact
Home phone / Work phone / Mobile phone

E-mail address
(Personal email preferred)

Please provide your last UK address history including postcode.

Prior UK address
(Must be completed)

Postcode

Time at address Years Months

Home telephone
(plus country code)

Work telephone
(plus country code)

Mobile telephone
(plus country code)

Preferred method of contact
Home phone / Work phone / Mobile phone

E-mail address
(Personal email preferred)

Income and Expenditure

First Applicant

Second Applicant

A full income and expenditure assessment will be carried out to calculate free disposable income and to ensure that the loan is affordable, now and in the future. Please ensure as much detail as possible is accurately provided as this will help eliminate queries at the

Monthly Expenditure

Rent / mortgage	£	per month
House Insurance	£	per month
Pension/Savings	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

Monthly Expenditure (if not included for 1st applicant)

Rent / mortgage	£	per month
House Insurance	£	per month
Pension/Savings	£	per month
School Fees	£	per month
Childcare Fees	£	per month
Maintenance	£	per month

Annual Income

Gross basic salary or gross pension income (excluding overtime and bonus)	£	per year
Regular Bonus	£	per year
Regular Overtime	£	per year
Mortgage/Rent Subsidy	£	per year
Car/Pension Allowance	£	per year

Annual Income

Gross basic salary or gross pension income (excluding overtime and bonus)	£	per year
Regular Bonus	£	per year
Regular Overtime	£	per year
Mortgage/Rent Subsidy	£	per year
Car/Pension Allowance	£	per year

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? **Yes / No**

Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments? **Yes / No**

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? **Yes / No**

Are you aware of any potential changes to your income now or in the foreseeable future that are likely to affect your ability to meet your monthly mortgage payments? **Yes / No**

Occupation		
Employer Name / Name of Pension Provider		
Employers address		
Postcode		
Employer's telephone		
Time at employer	<input type="text"/> Years	<input type="text"/> Months
Time in role	<input type="text"/> Years	<input type="text"/> Months

Occupation		
Employer Name / Name of Pension Provider		
Employers address		
Postcode		
Employer's telephone		
Time at employer	<input type="text"/> Years	<input type="text"/> Months
Time in role	<input type="text"/> Years	<input type="text"/> Months

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

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

Time in continuous employment Years Months

Is your current employment permanent? Yes / No

If no, provide details

Time in continuous employment Years Months

Is your current employment permanent? Yes / No

If no, provide details

Self Employment Details - (PLEASE SEE INCOME CONFIRMATION REQUIREMENTS IN THE SUPPORTING DOCUMENTATION CHECKLIST)

What is your occupation?

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's name?

Accountant's address

Postcode

Telephone Number

Fax Number

Loans, Credit Cards and Financial Guarantees

For each credit/store card or personal 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 your 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	1 st or 2 nd applicant or both	Outstanding Term		Outstanding Balance	Monthly Repayment	Loan Purpose	To be repaid*
		Years	Months				
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N

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.

Property 1

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

Property 2

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

Property 3

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

Property 4

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
					£	£
Monthly Repayment	Monthly Rental Income	To be repaid*	Year property was originally let out	Property type (eg. Detached house/ Purpose built flat)	Purpose of the property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

*Please indicate if loan is intended to be repaid from the proceeds of this mortgage application.

Unencumbered Properties

Full address of the property including post code	1 st or 2 nd applicant or both	Value	Monthly Rental Income	Number of Bedrooms	Property type (eg. Detached house/ Purpose built flat)	Year the property was originally let out	Purpose of property (Investment/ Rental property)
		£	£				
		£	£				
		£	£				
		£	£				

Number of Buy to Lets held

Total number of Buy to Lets held with Skipton International or any other lender

On completion of this mortgage, how many mortgaged Buy to Let properties will be held in total by all borrowers?

The Property

Please refer to the Expat Leaflet which details unacceptable property types. Skipton do not lend against Grade A or 1 listed properties, please refer to the 'Unacceptable properties' within the Expat Mortgage Leaflet for a more comprehensive list of properties which Skipton international will not lend against. If your property is exempt from an Energy Performance Certificate, please provide full details and evidence of the properties exemption status.

Type of Mortgage	House Purchase / Re-mortgage / Equity Release / Further Advance / Re-vest to new name		
Type of sale	Leasehold / Freehold / Flying freehold		
Please note: For leasehold properties Skipton International require a minimum of 85 years remaining on the lease at the point when the property completes.			
Term remaining on lease	<input type="text"/>	Years	
Ground rent / per annum	<input type="text"/>	£	
Full address of the property Please ensure the address appears in full. Failure to do so could result in the application being delayed or rejected.	<input style="width: 100%; height: 100%;" type="text"/>		
Postcode	<input type="text"/>		
Property Type Style	Detached House / Semi-detached House / Terraced House / Detached Bungalow / Semi-detached Bungalow / Purpose built Flat / Flat conversion / Maisonette House / Maisonette Bungalow		
Construction	Standard / Timber Framed / Non-standard construction		
Approximate year of build	<input type="text"/>	If the property that you intend to purchase is a new build, Skipton International will accept applications up to a maximum of 6 months prior to when the property is due to complete (ready for tenant occupation). We are unable to accept applications outside of this criteria, if you are in any doubt, please call us.	
Is the property externally clad?	Yes / No	If yes, does the cladding/external insulation meet current fire regulations? Skipton will require evidence of this prior to a valuation being instructed	Yes / No
Is the property a new build?	Yes / No	If yes, has it been purchased off plan?	Yes / No
Building Certificate	None / Architect / NHBC / Other		
Agreed price of the property	<input type="text"/>	Estimated value if a remortgage / further advance	
How much do you wish to borrow?	<input type="text"/>	Existing mortgage value (if remortgage or further advance)	<input type="text"/>
Are any incentives/discounts being offered by the developer/vendor? If YES, please provide details	Yes / No <input style="width: 100%; height: 100%;" type="text"/>		
Is the builders/vendors incentive being added as part of this purchase value? If YES, please provide details	Yes / No <input style="width: 100%; height: 100%;" type="text"/>		

No of floors in a block (if a flat)

Does the property have a lift? Yes / No

Is the property ex local authority? Yes / No

Is the property a commercial property? Yes / No

Is it above retail premises? Yes / No

If so, please provide details

Does the property have a solar panel? Yes / No

If yes, is a lease in place? Yes / No

In there a green deal in place? Yes / No

Please list the number of:

Living rooms

Kitchens

Bedrooms

WC's

Bathrooms

Other rooms

Garage

Outbuildings

Use of outbuildings

Does the property have a separate unit of accommodation (I.E. Dower unit/ Wing/ converted out building)

Condition of property Good / average / poor

Heating Gas / Oil / Electric / Other / None

Completion Date

For Remortgage and Further Advance cases only:

When remortgaging your property (this also includes further advances) Skipton International will instruct its solicitors, Conveyancing Direct, to prepare and complete all legal documentation required to enable the remortgage/ further advance to complete and draw down. There is no need to instruct your own solicitor.

Please provide a copy of the latest Tenancy Agreement.

Please identify how much of the new mortgage is required for each of the following:

Repay outstanding mortgage

Repay prior home improvement loans

Capital raising

If some capital raising is required please provide details

Repaying other debts

If repaying other debts please provide details

When was the mortgage taken out?

How long have you owned the property?

To purchase another property £ Residential Yes / No Buy to Let Yes / No

Transfer of equity or to buy out another party £

Tenancy Details

Please note, Skipton International is unable to lend on properties designated as "Houses of Multiple Occupancy", Student Lets, Bedsits or Studio Flats. Please see our 'Property Letting Requirements' at <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements.pdf> or <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Property-Letting-Requirements-Scotland.pdf> if Scotland

What basis is the property to be let? Unfurnished / Furnished

Will the property be let on a multiple occupancy basis? Yes / No

If yes, please state the number of tenancies

Property already let? Yes / No Projected Monthly Rental Income £

Number of Buy to Let Mortgage Applications in progress with Skipton International Limited or another Lender Applicant 1 / 2 / joint

Originally, is/ was your prime motivation for purchasing your first property to let? Capital growth/ Rental yield/ Other Applicant 1 / 2 / joint

If other, please state here

How long has the borrower been a property landlord for? Years Months Applicant 1 / 2 / joint

Property Declarations

Is vacant possession of the property being obtained on completion? Yes / No

Do you intend a tenant to occupy the property immediately on completion? Yes / No

If NO, please supply further details

Is the loan wholly or predominantly for the purposes of a business? Yes / No

Will you be providing all the monies required in addition to this loan to enable you to purchase the property? Yes / No

If NO, please supply further details, e.g. gift

Will any additional borrowing be secured against the property by a second charge? Yes / No

Will the loan be for the direct benefit and advantage of all applicants? Yes / No

If NO, please supply further details

Solicitors Details (only required for purchase and transfers of equity)

Acting Solicitor

Law Firm

Address of Solicitor (including post code)

Contact number

Email Address

Skipton International will instruct Conveyancing Direct to act on its behalf to prepare all legal documentation required to enable your facility to draw down. If purchase, Conveyancing Direct will be in touch with your solicitors with a list of requirements needed in order to enable completion.

Mortgage Product

Type of mortgage

Repayment and Interest / Interest Only / Interest only (overpayments)
Interest only (sale of prop) / Part repayment and part interest only

If Interest only, amount Interest only

£

If Interest only or Part and Part, please select repayment vehicle

Endowment Policy / Sale of property / Sale of assets / Over payments / Stocks and shares
Unit Trust / Pension/ Savings / Other

If Interest only or Part and Part, please supply repayment vehicle details

Skipton product / rate requested
(Details of current products are available on Skipton International's website)

Mortgage term required

years Months

Valuation

Please note, unless otherwise advised Skipton International will require an up to date valuation of the property to establish the Loan to Value and rental income, the cost of which is covered by your Application Fee. Skipton International will instruct the valuation once Agreement In Principal has been provided.

Estate agents/vendor/ key holders for remortgages

Estate agents/vendors name

Estate agents/ vendors contact number

Estate agents address

Intermediary (to be completed by a mortgage broker only)

If you are not a Skipton International approved broker, please contact us On 0044 1481 730 730 for registration details.



I declare that, in relation to the evidence of identity and address verification:

- a) I have seen the original documents;
- b) any documents bearing a signature were pre-signed; and
- c) any documents bearing a photograph bore a good likeness.

Signature of Intermediary	
Name of intermediary	
Skipton International Intermediary number	
Company	
Contact number	
E-mail address	

Date

	/		/	
--	---	--	---	--

DECLARATION – to be signed by all applicants

Thank you for applying for a mortgage with Skipton International Limited – please read the following declaration before signing.

I apply for a loan, which I understand will be secured on my property, on the basis of the information I have supplied.

I understand that Skipton International Limited may at any time transfer or otherwise dispose of the benefit of any loan, mortgage or any other security for the loan to any third party, whether or not a building society or associated body of a building society, without any further reference to me.

I declare that:

- I DO NOT intend that either I or a connected party (e.g. Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child) reside in the Property either on completion or at any time in the future.
- 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 accept any Application Fee is only refundable at the discretion of Skipton International Limited

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.

I understand that when appropriate Skipton International will need to obtain a surveyor's report on the property offered as security at my expense. I accept that in the event of the facility not proceeding to completion for whatever reason, I will be solely responsible for all legal, survey and other costs of whatever nature incurred by Skipton International Limited or its adviser in connection herewith.

*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 Skipton International Limited 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 the Bank, 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.”

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 and appropriate applicant fee (as noted in Skipton International's Tariff of Charges) 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 the Skipton Building Society Group 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 'opt-out@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 International's 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 licenced 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 future 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 6 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 dsars@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):

Do not forget to complete the Direct Debit Mandate at the end of this form.

First Applicant/Guarantor/Underlying Client

Date

Second Applicant/Guarantor/Underlying Client

Date

Please sign in accordance with your passport.

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

IDENTIFICATION VERIFICATION FORM

(Applicant 1)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.

Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Position of Certifier

Company of Certifier

Email Address of Certifier

Date

Day	/	Month	/	Year
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Signature of Certifier

Staff/ FCA Number of Certifier

Contact Number of Certifier



**SKIPTON
INTERNATIONAL**

***Please note that the person certifying the document cannot be a family member.**

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. Telephone **+44 (0)1481 727374**

Website www.skiptoninternational.com

We will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data. Our Privacy Policy explains how and why Skipton collects, uses, stores and transfers personal data and can be found at www.skiptoninternational.com

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

IDENTIFICATION VERIFICATION FORM

(Applicant 2)

Place identity document, picture down, on the photocopier, then place this form over the top, with the identity document here ensuring the signature page of your passport is included. Please now take a copy, and complete your details below.



Having seen the individual and identification document at the same time I certify this is a true copy and that the photograph is a reasonable likeness.

Full Name of Certifier

Position of Certifier

Company of Certifier

Email Address of Certifier

Date

Day	/	Month	/	Year
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Signature of Certifier

Staff/ FCA Number of Certifier

Contact Number of Certifier



**SKIPTON
INTERNATIONAL**

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

DECLARATION OF SOURCE OF FUNDS MORTGAGE CUSTOMERS (UK EXPAT LENDING)

Skipton International Limited has a regulatory requirement to verify the source of any mortgage deposit / capital repayment, or in the case of a gift, the source of the gifted funds.

A Declaration of Source of Funds form should be completed by mortgage account holders and the donor of any element of a gifted deposit.

Name of Account Holder/ Account Number (if applicable) and/or Donor (where a gift is being provided):
Relationship to Account Holder/Borrower (if Donor):
Current Address:
Contact Telephone No:
Business / occupation:
<p>Description of Source of Funds:</p> <p>We are required to collect documentary evidence to support the source of any mortgage deposit or capital repayment. Examples of acceptable forms of documentary evidence are detailed overleaf.</p> <p>Should the transaction involve a gift of money or equity, or transfer of property at less than market value, Skipton will require your conveyancer to obtain an indemnity policy, at your own expense. This is to cover loss sustained as a result of any claim being made under the provisions of Section 339 of the Insolvency Act 1986 (as amended by the Insolvency Act 1994) or Section 421A of the Insolvency Act 1986 (as introduced by Section 12 of the Insolvency Act 2000) to invalidate.</p> <p>If the above applies to your application, or your application changes so that a gift is required, our Solicitors will need to review a copy of the indemnity policy and approve it prior to the drawdown of your facility.</p>
Amount of deposit / lump sum capital repayment / gift:
<p>Signature/s of Account Holder(s) / Donor</p> <p>.....</p> <p>.....</p> <p>Date</p> <p>I/we confirm that the above information is accurate and complete.</p> <p>Skipton will comply with the Data Protection (Bailiwick of Guernsey) Law 2017 at all times when obtaining and processing personal data. Our Privacy Policy explains how and why Skipton collects, uses, stores and transfers personal data and can be found at www.skiptoninternational.com.</p>

EXAMPLES OF DOCUMENTARY EVIDENCE

Source	Document
Savings	12 months bank statement(s) demonstrating deposit / capital repayment / gifted monies.
Investments	Statement from investment provider showing last 12 months portfolio valuation from investment provider.
Sale of property	Signed letter from Solicitor / Advocate or Estate Agent or Contract of Sale/ settlement statement.
Equity release from existing property	Mortgage agreement.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or letter from Executor
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider
Dividends or Profits from company	Latest audited company accounts / dividend statement
Divorce	Copy of court order / judicial separation agreement.
Other court award (e.g. compensation)	Court order or signed letter from solicitor / advocate
Lottery / Gambling win	Evidence from the lottery company / cheque / winning's receipt
Gift	Signed letter from donor / completed mortgage gift letter. Verification of identity and 12 months bank statements will be required.

GIFT LETTER

RELATING TO

Property;

This letter is addressed to:

SKIPTON INTERNATIONAL LIMITED

Dear Sirs

We the undersigned **[names of donors of gift]**..... acknowledge that Skipton International Limited ("**Skipton**") is lending the sum of £[.....] to our **[relationship to borrower]****[name of borrower]**..... (the "**Loan**") for the purchase of **[address of property]**..... (the "**Property**"). This Loan is to be secured by a first and only charge over the Property.

We hereby unconditionally and irrevocably confirm, acknowledge and agree with Skipton:

1. That we are giving the sum of £[.....] to our said **[insert relationship and name]**..... as a gift to assist with the purchase of the Property.
2. That no repayment of the gift is expected or implied by us.
3. That we have no legal or beneficial interest whatsoever in the Property and will not during the period of the Loan seek and acquire any beneficial interest in the Property.
4. That we further understand that Skipton will rely on this gift letter for the purposes of the Loan [and we understand that we have been advised to seek legal advice on its terms].
5. I / We have supplied evidence of the gift (as detailed on page 19)
6. **[Applicable if the Donor will be residing in the Property] [That in the event Skipton had to enforce its security in respect of the Loan we understand that we would be required to vacate the Property.]**

Yours faithfully

.....
[Signature of donor of gift]

.....
[Signature of donor of gift]

.....
[Name of donor of gift]

.....
[Name of donor of gift]

In the presence of:

.....
[Signature of independent witness]

.....
[Name of independent witness]

Dated.....