



**SKIPTON
INTERNATIONAL**

Channel Island Mortgage Application Form

**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, GY1 6DS, GREAT BRITAIN

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Registered in Guernsey: 30112.



SKIPTON INTERNATIONAL

Channel Island 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.

Mortgage Application Form Fully completed and signed by all applicants.	
Direct Debit Mandate Page 20 of the application form, requires full bank details and signature of account holder(s).	
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. Pages 21 and 22.	
Address Verification Certified copy of an appropriate document dated within the last 3 months.	
Income Confirmation Last months pay slips, or 3 months if paid weekly or if your pay is variable. If self employed – Accountants Certificate.	
Bank Statements/ Credit Card Statement Last 3 months bank account statements into which salary and mortgage payments (if applicable) are mandated to and paid from. Please also supply your latest credit card statement for each card. Please ensure that they are listed under liabilities.	
Mortgage Statements Statement covering last 12 months for any mortgages held by the applicants.	
Proof of source of Deposit (if purchase) Completed “Declaration of Source of Funds” form along with supporting documents / statements as per pages 18 and 19.	
Gift Confirmation (if applicable) Gift letter signed by donor and supporting documentation.	

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.

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

1. Photo Identification

- Certified copy of your passport or driving licence (Our Identification verification form, seen on pages 21 and 22, should be used by the certifier).

Copies must be certified by a professional person. 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.

Copies must be certified by a professional person. 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;

- Latest salary slip covering a full month: 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.

4. Self Employed Income Confirmation (if applicable)

- A) If self employed by way of a Limited company or Partnership please complete Skipton International Accountants certificate.

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

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

- B) If self employed sole trader please;

- 1) Either complete Skipton International Accountants certificate – <https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Accountants%20Certificate.xlsx>
- 2) Or provide your last 3 year's tax returns where an average figure will be taken, dated no later than 12 months prior to the current date.

Please note, an average of the 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.

Skipton International reserve the right to;

- Request additional information/clarification from the accountant who has prepared the Accountants Certificate in relation to any information contained within in it
- Request the last 3 years full sets of accounts
- Request your last 3 years tax returns

5. Bank/ Credit Card Statements

Please provide 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, 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 18) and provide supporting documentation: a list of acceptable documentary evidence is noted on page 19.

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 23. Please provide supporting documentation which details the source of funds, a list of acceptable documentary evidence is noted on page 18. An amendable version is available on our website www.skiptoninternational.com/forms-download

9. Tenancy Agreements (If Buy to Let)

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.

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 you are an existing Skipton International customer tick here and please provide your account number:

First Applicant/Guarantor

Title

Surname

Forenames (in full)

Date of birth / /

Town of birth

Country of birth

Nationality

Country of residence

Marital Status Single / Married / Living with partner / Separated / Divorced / Civil Partnership/ Widowed

Employment Status Employed Full time / Part time / Retired / Self Employed / Student / Other

First Time Buyer? Yes / No

Current Residential Status Owner / Tenant / Living with others / Living with parents

Will you occupy the property? Yes / No

Expected Retirement Age Years old

Maiden / Previous Name(s)

Total no. of children and their ages

Total no. of adult dependencies

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? – If yes supply details, Yes / No

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

Second Applicant/Guarantor

Title

Surname

Forenames (in full)

Date of birth / /

Town of birth

Country of birth

Nationality

Country of residence

Marital Status Single / Married / Living with partner / Separated / Divorced / Civil Partnership/ Widowed

Employment Status Employed Full time / Part time / Retired / Self Employed / Student / Other

First Time Buyer? Yes / No

Current Residential Status Owner / Tenant / Living with others / Living with parents

Will you occupy the property? Yes / No

Expected Retirement Age Years old

Maiden / Previous Name(s)

Total no. of children and their ages

Total no. of adult dependencies

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? - If yes supply details. Yes / No

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

Home telephone	<input type="text"/>
Work telephone	<input type="text"/>
Mobile telephone	<input type="text"/>
Preferred method of contact	Home phone / Work phone / Mobile phone
E-mail address	<input type="text"/>

Home telephone	<input type="text"/>
Work telephone	<input type="text"/>
Mobile telephone	<input type="text"/>
Preferred method of contact	Home phone / Work phone / Mobile phone
E-mail address	<input type="text"/>

Income and Expenditure

First Applicant/Guarantor

Second Applicant/ Guarantor

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 underwriting stage.

Monthly Expenditure

Rent (only if continuing)	<input type="text"/> £	per month
School Fees	<input type="text"/> £	per month
Childcare Fees	<input type="text"/> £	per month
Maintenance	<input type="text"/> £	per month

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**

Monthly Expenditure (if not included for 1st applicant)

Rent (only if continuing)	<input type="text"/> £	per month
School Fees	<input type="text"/> £	per month
Childcare Fees	<input type="text"/> £	per month
Maintenance	<input type="text"/> £	per month

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**

Annual Income

Annual Income

For each applicant please provide the following in the Gross Basic Salary box:-

- **Employed** – gross annual income, excluding overtime and bonus

Gross basic salary	<input type="text"/> £	per year
Regular Bonus	<input type="text"/> £	per year
Regular Overtime	<input type="text"/> £	per year
Mortgage/Rent Subsidy	<input type="text"/> £	per year
Confirmed Second Income	<input type="text"/> £	per year
Car/Pension Allowance	<input type="text"/> £	per year

Gross basic salary	<input type="text"/> £	per year
Regular Bonus	<input type="text"/> £	per year
Regular Overtime	<input type="text"/> £	per year
Mortgage/Rent Subsidy	<input type="text"/> £	per year
Confirmed Second Income	<input type="text"/> £	per year
Car/Pension Allowance	<input type="text"/> £	per year

Occupation	<input type="text"/>
Employer Name	<input type="text"/>
Employers address	<input type="text"/>
Postcode	<input type="text"/>
Employer's telephone	<input type="text"/>
Employer's fax	<input type="text"/>

Occupation	<input type="text"/>
Employer Name	<input type="text"/>
Employers address	<input type="text"/>
Postcode	<input type="text"/>
Employer's telephone	<input type="text"/>
Employer's fax	<input type="text"/>

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

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

Is your current employment permanent? Yes / No

If no, provide details

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

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

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

Account year end (latest year)	<input style="width: 100%;" type="text"/>	(i.e 31/12/16)	Net Profit	<input style="width: 50px;" type="text"/>
Account year end (previous year)	<input style="width: 100%;" type="text"/>	(i.e 31/12/15)	Net Profit	<input style="width: 50px;" type="text"/>
Account year end (previous year)	<input style="width: 100%;" type="text"/>	(i.e 31/12/14)	Net Profit	<input style="width: 50px;" type="text"/>

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 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 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 property (Investment/ Rental property)	Number of bedrooms
£	£	Y / N				

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?

Housing Qualifications

Jersey Only: Do you have full housing qualifications? Yes / No / JCAT / Licensed

Guernsey Only: What is your Guernsey residential qualification? Local / License / None / Open Market

The Property

Please note: For leasehold properties Skipton International require a minimum of 85 years remaining on the lease at the point when the property completes.

Purpose of the mortgage

Residential Property / Buy to Let Investment

Type of Mortgage

House Purchase / Re-mortgage / Equity Release / Further Advance / Revest to new name

Type of sale

Share Transfer / Freehold / Flying Freehold / Guernsey Housing Association/ Other Housing Scheme/ Leasehold

If leasehold, unexpired term

Ground rent

Full address of the property
Please ensure the address appears in full including postcode. Failure to do so could result in the application being delayed or rejected.

Postcode

Property Type Style

Detached House / Semi-detached House / Terraced House
Detached Bungalow / Semi-detached Bungalow
Purpose built Flat / converted flat pre 2007*/ converted flat post 2007
Maisonette House / Maisonette Bungalow
*** please note, in Jersey, Skipton International restrict pre 2007 converted flats to a max Loan to Value of 80%**

Construction

Standard / Timber Framed prior to 1960/ Timber Framed after 1960/ Non-standard construction.

Please refer to Skipton International for anything other than standard.

Approximate year of build

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

Estimated value if a remortgage / further advance

How much do you wish to borrow?

Existing mortgage value (if remortgage or further advance)

(A fully completed Deposit Source of Funds form is required, together with evidence and a gift letter if applicable)

Please list number of:

Living Rooms

Kitchens

Bedrooms

WCs

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

Estimated completion date

Are any incentives/discounts being offered by the developer/vendor? Yes / No

If YES, please provide details

No of floors in block If a flat

Does the property have a lift? Yes / No

Is the property ex States/local authority? Yes / No

Is the property a commercial property? Yes / No

Does property have a solar panel? Yes / No

If yes. Is a lease in place? Provide details. Yes / No

Source of Deposit Funding:

For purchases, please complete the Source of Funds Form which can be found at the back of this form.

If purchase, amount of deposit £ Source of deposit

A fully completed Deposit Source of Funds form is required, together with evidence and a Gift letter (if applicable).

For Remortgage and Further Advance cases only:

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

Repay outstanding mortgage £

Home improvements £

Do you need environmental/planning consents (If Yes, please provide them) Yes / No

Home improvements (requiring structural work) £

Details of work to be undertaken (if home improvements) along with costing and schedule of works. Please complete on separate sheet if more space required.

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

For home improvements:

Property value following home improvements £

Please note, for Further Advances, Skipton International may require additional bonding to be put in place prior to any funds being released; all legal fees in relation to this are the clients full liability and cannot be deducted from the further advance.

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 £

Buy to Let Only

What basis is the property to be let?		Unfurnished / Furnished
Will family members reside in the property?		Yes / No
Will the property be let on a multiple occupancy basis?		Yes / No
If yes, please state the number of tenancies		<input type="text"/>
Property already let?	Yes / No	Projected Monthly Rental Income <input type="text"/> £ <input type="text"/>
Number of Buy to Let Mortgage Applications in progress with Skipton International Limited or another Lender		<input type="text"/> Applicant 1/ 2 / joint
Originally, what was the borrower's prime motivation for purchasing their first property to let?		Capital growth/ Rental yield/ Other Applicant 1/ 2 / joint
How long has the borrower been a property landlord for?	<input type="text"/> Years	<input type="text"/> Months Applicant 1/ 2 / joint

Property Declarations

Are you the first occupants of the property?	Yes / No
Is this your main residence or will it be post completion?	Yes / No
Will the property be used for purposes other than your residence?	Yes / No
If YES, please supply further details including estimate of percentage of property used as residence	<input type="text"/>
Is vacant possession of the property being obtained on completion?	Yes / No
Do you intend to occupy the property immediately on completion?	Yes / No
If NO, please supply further details	<input type="text"/>
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	<input type="text"/>
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	<input type="text"/>

Other Occupiers

Please provide details of all persons aged 17 or over who will reside in the property on completion of the mortgage with/other than the applicants. Please detail on a separate sheet if more than two persons aged 17 or over will reside in the property. Non-borrowing occupiers age 17 or over may be required to sign a form of consent to the mortgage.

Title	<input type="text"/>	Title	<input type="text"/>
Forenames	<input type="text"/>	Forenames	<input type="text"/>
Surname	<input type="text"/>	Surname	<input type="text"/>
Relationship	Wife / Husband /Partner/ Son / Daughter / Brother / Sister/ Parent / Tenant / None	Relationship	Wife / Husband /Partner/ Son / Daughter / Brother / Sister/ Parent / Tenant / None
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
In full time Education?	Yes / No	In full time Education?	Yes / No

Advocate Details

Acting Advocate

Law firm

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 requested

Details of current products are available on Skipton International's website

Mortgage term required

 years months

For Next Generation Mortgages a Next Generation Guarantor Application (available on www.skiptoninternational.com) will be required.

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. Skipton International will advise how to proceed once an Agreement In Principle has been provided.

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/vendors name/ key holder

Estate agents/ vendors contact number

Estate agents address

Mortgage Declaration

(This and following 2 pages to be scanned and returned by intermediary)

First Applicant

Second Applicant

Account Number

Date



Intermediary

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

Date

Name of intermediary

Company

Contact number

E-mail address

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:

- If the application is for a Buy to Let mortgage, 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) will 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 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 '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 enquiries 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 7 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.

DECLARATION OF SOURCE OF FUNDS MORTGAGE CUSTOMERS

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:
Description of Source of Funds: <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>
Amount of deposit / lump sum capital repayment / gift:
Signature/s of Account Holder(s) / Donor Date
I/we confirm that the above information is accurate and complete.
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 .

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.

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

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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.

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 18)
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.....