



SKIPTON INTERNATIONAL

UK Buy to Let eMortgage 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, Channel Islands, Great Britain, GY1 6DS.
(If sending via courier, please remove the PO Box number as this is our office address)

TEL: +44 (0) 1481 734000 www.skiptoninternational.com

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

UK Buy to Let Mortgage Application Checklist

Skipton International Limited is committed to processing a mortgage application in the shortest possible time. In order to achieve this and prevent delays, receipt of a fully completed application and supporting documentation is essential.

As applicants are non-UK resident please note that documentation requirements may possibly be more extensive than for UK resident mortgage applications with other banks. Therefore please read these guidelines carefully. We regret we will be unable to proceed with an Application until the submission on to eMortgages, supporting documents including the Declaration and DDM have been uploaded and application fee have been received. Incomplete applications will be cancelled and a paper application will be required. All non-English documents must be translated by a reputable translation company.

Please Tick

<p>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 Buy to Let Application fee sheet for full details of the fee. <u>Please note we are unable to proceed with an application until this fee is received, as this covers legal and valuation costs where applicable.</u> https://www.skiptoninternational.com/sites/default/files/uploaded/forms/ExpatAppFee.pdf</p>	
<p>UK Buy to Let Mortgage Declaration A copy of the attached form fully completed and signed by all applicants in accordance with their passport.</p>	
<p>Direct Debit Mandate Requires full bank details and signature of account holder(s). Cannot submit until account open.</p>	
<p>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. Please ensure that the signature page of the passport is also provided.</p>	
<p>Address Verification Certified copy of an appropriate document dated within the last 3 months</p>	
<p>Income Confirmation</p> <ul style="list-style-type: none"> • Employer’s letter confirming remuneration and main terms of employment with each application. • Purchase If one or more applicant(s) is a British Citizen: 2 months salary slips If the applicants are not British Citizens: 3 months salary slips • Re-mortgage or further advance If one or more applicant(s) is a British Citizen: 1 months salary slips If the applicants are not British Citizens: 3 months salary slips 	
<p>Bank Statements</p> <ul style="list-style-type: none"> • Purchase If one or more applicant(s) is a British Citizen: 2 months bank statements If the applicants are not British Citizens: 3 months bank statements • Re-mortgage or further advance If one or more applicant(s) is a British Citizen: 1 months bank statements If the applicants are not British Citizens: 3 months bank statements 	
<p>Credit Card Statements</p> <ul style="list-style-type: none"> • The most recent credit card statement for any cards held even if repaid monthly 	
<p>Mortgage Statements Statements covering last 12 months for any mortgages held by the applicants.</p>	
<p>Proof of source of Deposit (purchase) Fully completed “Declaration of Source of Funds” form along with supporting documents / statements.</p>	
<p>Gift Confirmation (if applicable) Gift letter signed by donor and supporting documentation.</p>	

Supporting Documentation Checklist

For each applicant please ensure that you provide the following supporting documentation with the application. Failure to provide full and complete supporting documentation will naturally delay the application.

Original Declaration and Direct Debit Mandate (must be signed in accordance with passport):

1. Photo Identification

- Certified copy of the passport (Our Identification verification form should be used by the certifier).
- Please ensure that the signature page of the passport is also provided.

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 the current address (not required for previous addresses);

- Original Letter from employer – this must confirm the 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 the client wishes to use a correspondence address (that is not their residential address) you will need to supply the following:-

- Certified copy of resident's passport(s). (Our Identification verification form 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. For a list of Acceptable Certifiers please visit www.skiptoninternational.com/sites/default/files/forms/VerificationofIdentityHelpSheet.pdf

3. Employed Income Confirmation

Please provide the following;

- Letter from employer confirming income, position and term of employment (contract is not acceptable).

For a Purchase

- If one or more applicant is a British Citizen: 2 months salary slips
- If the applicants are not British Citizens: 3 months salary slips

For a Re-mortgage

- If one or more applicant is a British Citizen: 1 months salary slips
- If the applicants are not British Citizens: 3 months salary slips

4. Pension income

Please provide the following;

- Letter from pension provider or copy of pension contract.
- Monthly pension slips if provided; 2 months if one or more applicant is a British citizen or 3 months if the applicants are not British citizens.

5. 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.

6. Bank Statements

Please provide the following;

For a Purchase

- If one or more applicant is a British Citizen: 2 months bank statements
- If the applicants are not British Citizens: 3 months bank statements

For a Re-mortgage

- If one or more applicant is a British Citizen: 1 months bank statements
- If the applicants are not British Citizens: 3 months bank statements

These must show their 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. 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).

7. Credit Card Statements

Please also supply the latest credit card statement showing transactions and limits. Further credit card statements may be required if the deemed necessary by the underwriter.

8. 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 and may cause a decline.

9. Source of Deposit Funding

For all purchases you **must** complete the "Declaration of Source of Funds" form and provide supporting documentation: a list of acceptable documentary evidence is attached.

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

11. Tenancy Agreements

England and Wales

Please supply the latest copy of the AST 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 AST (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.

12. Energy Performance Certificate (England and Wales)

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>

13. Energy Performance Certificate (Scotland)

From the 1st April 2020, all Landlords will have to ensure rental properties meet a minimum Energy Performance Rating of D in order to be able to create a tenancy (unless except under the current regulations). Properties that are graded E, 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 D 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.scottishepcregister.org.uk/>

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

<https://www.gov.scot/publications/energy-performance-certificates-introduction/>

14. Ground rent criteria

Skipton International is happy to accept applications for properties with ground rent that falls within the below criteria – if the property falls outside of this, please ring our sales team to discuss prior to submitting an application.

1. Ground Rent \leq 0.1% of value
2. Review to RPI on a 10 yearly basis
3. The Ground rent under £250 (£1,000 in London)

Mortgage Declaration

(This and the following 5 pages are to be scanned and returned by Intermediary)

First Applicant	<input type="text"/>
Second Applicant	<input type="text"/>
Account Number	<input type="text"/>

Source of Deposit Funding:

For purchases, please fully complete the following section.

Total amount of deposit

Please declare the amount for each source of your deposit in the below boxes:

Savings	<input type="text" value="£"/>	Inheritance	<input type="text" value="£"/>
Investments	<input type="text" value="£"/>	Sale of Property	<input type="text" value="£"/>
Maturity/Surrender of insurance policy	<input type="text" value="£"/>	Divorce Settlement	<input type="text" value="£"/>
Equity Release from existing property	<input type="text" value="£"/>	Compensation/Court Award	<input type="text" value="£"/>
Gift*	<input type="text" value="£"/>	Lottery/Gambling win	<input type="text" value="£"/>

***if any element of your deposit is being gifted by a family member, Skipton International will require the donor to complete a gift letter. The template for this can be found on pages 23 & 24.**

In the case of a new build property where a deposit has already been paid up front. Skipton International will require a signed letter from the solicitor confirming receipt of such funds and the date the monies were received.

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

<u>Source</u>	<u>Documentation Required</u>
Savings	6 months bank statements demonstrating build up of deposit/capital repayment/gifted monies.
Investments	Statement from investment provider showing last 12 months portfolio valuation.
Sale of property	Signed letter from solicitor, advocate or estate agent. Copy of contract of sale/settlement statement.
Equity release from existing property	Mortgage agreement/offer letter.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or a 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 or dividend statement.
Divorce	Copy of court order or 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 or a winning's receipt.
Gift	Fully completed, signed Skipton International mortgage gift letter will be required as well as relevant evidence of such funds.

Intermediary

I/We have provided a "Non Advised Service" for this application

I/we have provided an "Advised Service" for this application

I/we have provide an "Execution Only Service" for this application

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.

Broker fee to be charged to the applicant*

£

Payable on (please tick)

Application Completion

Refundable if does not proceed?

Yes No

Name of Beneficiary of Fee

*the fee you will be charging must be disclosed to Skipton International. Skipton will be unable to issue a Mortgage Offer Letter without the fee being disclosed here. If no fee is being charged to the client please enter "0".

Name of Intermediary

Company

Contact Number

E-mail address

Signature of Intermediary

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 confirm I will not be in breach by submitting this application and subsequently completing a mortgage of any Laws or Financial Regulation's in my country of residence or citizenship.

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 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 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 Bodge, 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 15 years after the date of mortgage redemption for one of the following reasons:

- In order to show that we have treated you fairly.
- In order to respond to any questions or complaints.
- In order to maintain records to comply with rules applicable to us.

After this time we will erase your personal data from our core banking systems. However, data will remain on our secure, restricted access back-ups for up to 6 years due to the technical difficulties of deletion from these systems and the other associated risks involved with this process. We have deemed this to be within our legitimate interests.

Your data may include "special category" data. The Law defines "special category data" as information about your race, ethnic origin, politics, religion, trade union membership, genetics, biometrics (where used for ID purposes), health, sex life, sexual orientation or criminal data.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing or via email to 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

**Instructions to your
Bank or Building Society
to pay Direct Debit**

Originator's identification number

9	4	8	5	0	8
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Please fill in the whole form using a black ball point pen and send it to:

SKIPTON INTERNATIONAL LIMITED, P.O.BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS.

1. Name and full postal address of your Bank or Building Society branch

To: The Manager _____ Bank/Building Society
 Address _____

 _____ Postcode _____

2. Name(s) of account holder(s)

3. Branch sort code (from top right hand corner of your cheque book)

_____ - _____ - _____

4. Bank or Building Society account number

Banks or Building Societies may not accept Direct Debit Instructions from some types of account.

5. Reference Number (Skipton will complete)

6. Instruction to your Bank or Building Society

Please pay Skipton International Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Skipton International Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date: _____

This Guarantee should be detached and returned to the payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Skipton International Limited will notify you 4 working days in advance of your account being debited or as otherwise agreed. If you request Skipton International Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Skipton International Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when Skipton International Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, GY1 6DS
 TEL: 01481 730730 FAX: 01481 716900 www.skiptoninternational.com

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

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

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

Registered Office: Tudor House, The Bordage, St Peter Port, Guernsey GY1 6DS. Registered in Guernsey: 30112. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society. March 2013