SKIPTON INTERNATIONAL

UK Buy-to-let
Additional Borrowing Application

Please be advised, draw down will happen within 10 working days of receipt of the signed offer letter which must be returned within 14 days of issue.

We wish to be inclusive at Skipton International. Should you have a disability or vulnerability that would be helped by adjustments in how Skipton handles your application please contact us accordingly.

For direct applicants please email: buytolet@skiptoninternational.com

or post: 15-17 Esplanade, St Helier, Jersey, Channel Islands, JE2 3QA

Tel: +44 (0) 1534 509 501

For brokers please email: Mortgagesales@skiptoninternational.com

or post: PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, GY1 6DS.

Tel: +44 (0) 1481 734 000

www.skiptoninternational.com

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

Skipton International Ltd is licensed under the Lending, Credit and Finance (Bailiwick of Guernsey) Law 2022.
All mortgages are subject to status and valuation. To maintain service and quality, telephone calls may be recorded.
Registered in Guernsey: 30112

Identification Verification Form

This form should only be used for Identification Documentation. This form should only be used for Identification Documentation. Please find the Help Sheet and Suitable Certifiers information here.

Place identity document, picture down, on the photocopier, then place this form over the top of the identity document here, ensuring the signature page of your passport is included. Please now take a copy and sign in the relevant section. Then request the certifier to complete their remaining sections.

I certify that this is a true copy of the original document which I have seen and that the photograph bears a true likeness to the individual whom I have met. Certification must be dated within 3 months.

Client Signature

Document ID

Full Name of Certifier

Signature of Certifier

Position of Certifier

Qualification Number of the Certifier e.g. ACCA number

Company of Certifier

Contact Number of Certifier

Email Address of Certifier

Date

Day / Month / Year

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

SKIPTON INTERNATIONAL

UK Buy-To-Let Mortgage Supporting Documents Required

Skipton is unable to proceed until the application form is fully completed, all supporting documents and application fee has been received.

Incomplete applications will have a maximum of 14 days to provide any outstanding documentation or information for the application.

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.

ID-Pal

Skipton International's preferred method for obtaining verified identity documents is by using ID-Pal, a digital identity verification solution that enables Skipton to securely verify customer identities in real time. It uses technologies like document scanning, biometric verification and data encryption to ensure compliance with ID verification requirements. To use ID-Pal, please use the QR code below, which will allow you to download the ID-Pal app. Once downloaded, simply follow the on-screen instructions to complete the verification process.



Please note that Channel Islands issued driving licences cannot be used for ID-Pal.

If your proof of address document has been downloaded as a PDF directly from your service provider, please upload a screenshot of your online portal homepage or the email received from your service provider as an additional document within the ID-Pal app.

If you prefer not to use ID-Pal, we will require certified copies of both your proof of identity and proof of address documents. Please see our Verification of Identity Guide on our website or the last page of the application form, which outlines the requirements for certified documents.

Please note: address verification through ID-Pal is not available in all countries, where possible, please upload a paperless, PDF bank statement or utility bill along with proof of source for where this statement was downloaded from, as this may allow us to certify your document for you. In such instances where address verification is not possible through ID-Pal, a certified verification of address document will be required. Please see our Verification of Identity Guide on our website or the last page of the application form, which outlines the requirements for certified documents.

Application Fee
The application fee is payable at the point of submission of the application and can be paid by bank transfer – please see the UK Buy-To-Let application fee sheet for full details of the fee. Please note we are unable to proceed with an application until this fee is received, as this covers legal and valuation costs where applicable.

UK Buy-to-let Mortgage Application Additional Borrowing Form
The original copy of the form fully completed and signed by all applicants (signatures required).

Direct Debit Mandate
Skipton International will continue to rely upon the existing Direct Debit account from which your primary mortgage is debited. Should you wish to change the account your payments are debited from, please contact our Mortgage Services Department on mortgageservices@skiptoninternational.com or +44 (0)1481 712279.

Identification Verification

- Certified copy of your passport dated within 3 months.

Copies must be certified by a suitable professional, please see the form on previous page and further information here.

If not using the Identification verification form, please use the following wording: *"I certify that this is a true copy of the original document which I have seen and that the photograph bears a true likeness to the individual whom I have met."*

Address Verification
Certified copy of an appropriate document dated within the last 3 months (signatures required) with the certification wording of "I certify that this is a true copy of the original document which I have seen".

Bank Statements (all documents to be provided in **English**)

- Three months bank statements. This must show your salary / pension being credited and mortgages/ rent being debited (if applicable). The statements must detail account holder's name(s), account number, narrative, debits, credits and running balances.
- If self-employed, please supply three full months bank statements for your main account, showing your salary (if applicable) and your mortgage payments (if applicable).
- Three months UK bank statements (Statements for the account stated on the Direct Debit Mandate).

If you have reversals, returned items or debit balances in excess of any overdraft limit, you should contact us prior to submitting your application.

Mortgage Statements
Statements covering last 12 months for any non-Skipton mortgages held by the applicants.

Employed Income Confirmation

For applicants we require a minimum of 24 months employment, however this will be reduced to 12 months if not a first-time buyer or landlord.

Sole Application
We require your sole basic earned income (not including commission, overtime or bonuses) or pension income a minimum of £50,000 p.a or equivalent if paid in local currency.

Joint Application
We require your combined basic earned income (not including commission, overtime or bonuses or pension income) to achieve a minimum of £80,000 or equivalent if paid in local currency, with no minimum income level for either applicant.

Certain guaranteed allowances may contribute towards this figure. Any probationary period must be passed prior to applying. Earned income with the exception of pension income cannot be subject to UK income tax.

Please provide the following documents in English. We can also accept certified translated documents from an easily identifiable, fully qualified translator.

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

Self Employed Income Confirmation (if applicable)
Sole or Joint applications
If self-employed, can you provide evidence that annual income is in excess of £75,000 p.a. For a joint application if an applicant is self-employed, the combined application minimum income is £100,000 p.a or equivalent if paid in local currency, with no minimum income level for either applicant.

If self-employed you must have been trading for a minimum of 2 years, please supply a fully completed accountant certificate (which can be found here). Self-employed applicants can appoint a local fully qualified accountant working in an accountancy firm with a minimum of two partners. The firm and accountant must be:
- Clearly identifiable
- Suitably qualified (local equivalent of ACA, FCA, ACCA, FCCA, IPFA or ICAS)

Alternatively, self-employed applicants can provide the last year's final income tax assessment (where written in English). If you supply Tax assessments to confirm your income, you will also need to complete the Business Questionnaire

Pension Income Confirmation (if applicable)
If in receipt of pension income, a sole applicant must have a minimum income of £50,000 p.a or the equivalent if paid in local currency. This can be made up from different pensions, but not a combination of earned and pension incomes.

For a joint application minimum £80,000 p.a or equivalent if paid in local currency. Each applicant can only have one stream of income (pension/earned income).
Pension income can be subject to U.K. income tax if the clients have retired abroad and can be from more than one pension provider.

Source of Wealth
For all purchases you must provide supporting documentation: a list of acceptable documentary evidence is noted within this pack.

Energy Performance Certificate, England Scotland and Wales
Skipton International will require all landlords of UK rental properties to have a minimum Energy Performance Rating of A to C or a "D" rating *only if it can be upgraded to an A to C rating.*

Skipton International will require applicants to supply a copy of a current Energy Performance Certificate demonstrating its rating or potential rating.

Skipton International reserves the right to request provision of Energy Performance Certificates at any point during the life of your mortgage.

Introduction

Please complete all sections of the form in BLOCK CAPITALS and tick appropriate boxes.
Please note failure to complete all sections may result in your application being delayed.

Should you have a disability or vulnerability that would be helped by Skipton making adjustments, please detail below or contact us to discuss.

By providing information relating to a disability or vulnerability, you consent for this information to be recorded by Skipton International. Should your circumstances change, please contact us. You have the right to withdraw your consent at anytime.

Rationale for account

Please confirm the reason for applying for a mortgage, and in particular your motivation for seeking Skipton International, an offshore account provider based in Guernsey (if Non-Guernsey resident) as opposed to your home jurisdiction.

First applicant

Title

Surname

Forenames (in full)

Maiden/Previous names(s)

No. of dependants

Date of birth

Country of birth

Country of residence

Nationality

Expected retirement age **years old**

Dual/Multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

Do you have financial ties to country of birth?

Please specify: Yes ☐ No ☐

Second applicant

Title

Surname

Forenames (in full)

Maiden/Previous names(s)

No. of dependants

Date of birth

Country of birth

Country of residence

Nationality

Expected retirement age **years old**

Dual/Multiple nationalities Yes ☐ No ☐

Please state any further nationalities below:

Do you have financial ties to country of birth?

Please specify: Yes ☐ No ☐

First applicant

Have any of the Source of Funds been derived from the country of birth?

Please specify: Yes ☐ No ☐

Do you have any business interests in that country?

Please specify: Yes ☐ No ☐

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

Please specify: Yes ☐ No ☐

Second applicant

Have any of the Source of Funds been derived from the country of birth?

Please specify: Yes ☐ No ☐

Do you have any business interests in that country?

Please specify: Yes ☐ No ☐

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

Please specify: Yes ☐ No ☐

Please provide your last 3 years consecutive address history including any UK addresses, please use a separate page if necessary.

Correspondence address (including Postcode and PO Box Number, if applicable)

Residential address (including Postcode)

Valid from date

Work telephone (plus country code)

Home telephone (plus country code)

Mobile telephone (plus country code)

Preferred method of contact

Home ☐ **Work** ☐ **Mobile** ☐

Email address (Personal email preferred)

Secondary email address

Correspondence address (including Postcode and PO Box Number, if applicable)

Residential address (including Postcode)

Valid from date

Work telephone (plus country code)

Home telephone (plus country code)

Mobile telephone (plus country code)

Preferred method of contact

Home ☐ **Work** ☐ **Mobile** ☐

Email address (Personal email preferred)

Secondary email address

First applicant

Number of buy-to-let mortgage applications in progress with Skipton International Limited or another lender ☐

Expected retirement age ☐ **years old**

Second applicant

Number of buy-to-let mortgage applications in progress with Skipton International Limited or another lender ☐

Expected retirement age ☐ **years old**

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

Politically Exposed Persons:

Do you consider yourself a Politically Exposed Person (PEP) as defined in the following link (https://www.skiptoninternational.com/pages/pep/) or other regulations please tick the appropriate box below.

Yes ☐ No ☐ Yes ☐ No ☐

Should your PEP status change throughout your time as a Skipton customer, you are required to contact us directly, informing us of this change.

Please note, the property must initially be for buy-to-let purposes and not for you or a family member to live in during the original product period.

First applicant

Have you ever been declined a mortgage by another lender?	Yes ☐ No ☐
Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending?	Yes ☐ No ☐
Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement?	Yes ☐ No ☐
Have you had a court order/decree made against you for debt or is there any such action pending?	Yes ☐ No ☐
Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears?	Yes ☐ No ☐
Have you had any previous, current or pending criminal convictions?	Yes ☐ No ☐

If you have answered 'Yes' to any of the questions above, please explain below.

Second applicant

Have you ever been declined a mortgage by another lender?	Yes ☐ No ☐
Have you ever been declared bankrupt, insolvent or equivalent or is any such action pending?	Yes ☐ No ☐
Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement?	Yes ☐ No ☐
Have you had a court order/decree made against you for debt or is there any such action pending?	Yes ☐ No ☐
Have you ever (voluntary or otherwise) had a property repossessed by a lender or entered into any arrangement for mortgage arrears?	Yes ☐ No ☐
Have you had any previous, current or pending criminal convictions?	Yes ☐ No ☐

If you have answered 'Yes' to any of the questions above, please explain below.

Income and expenditure

Annual income (First applicant)

Gross basic salary or gross pension income **(excluding overtime and bonus)** £ ☐ 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 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 ☐

(for example, but not restricted to; change of Employer, change of Job, reduced income, reduced hours, unpaid leave, Maternity/Paternity/Parental leave or any other situation that will cause a change in your circumstances)

Occupation ☐

Job title ☐

Annual income (Second applicant)

Gross basic salary or gross pension income **(excluding overtime and bonus)** £ ☐ 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 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 ☐

(for example, but not restricted to; change of Employer, change of Job, reduced income, reduced hours, unpaid leave, Maternity/Paternity/Parental leave or any other situation that will cause a change in your circumstances)

Occupation ☐

Job title ☐

Industry type

(Examples - Accommodation & Food Activities, Agriculture, Arts & entertainment, Construction, Defence, Education, Finance & Insurance, Forestry & Fishing, Health & Social work activities, Manufacturing, Mining & Quarrying, Motor Vehicle Repair, Public Administration, Real Estate, Scientific activities, Sport & Leisure, Transport & storage, Travel & tourism, Utility Supply, Wholesale & Retail trade)

Industry sector

(Examples - Arms trade, Defence, Construction, Energy, Extractive industries, Gambling, Non sensitive Industry, Precious Metal Dealers, Pharmaceuticals, Private Military Contracts, Public Procurement, Visual Asset Providers, Shipping, Other please specify, Relating to weapons of mass destruction)

If either applicant is unemployed/retired/home-maker, please specify below their previous occupation including job role and industry.

First applicant

Employer name or pension provider

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

Is your current employment permanent?

If no, provide details Yes No

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

Second applicant

Employer name or pension provider

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

Time in continuous employment Years Months

Is your current employment permanent?

If no, provide details Yes No

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

Self employment details

(See income confirmation requirements in the Supporting Documentation Checklist)

What is your occupation?

List industry type

(Examples - Accommodation & Food Activities, Agriculture, Arts & entertainment, Construction, Defence, Education, Finance & Insurance, Forestry & Fishing, Health & Social work activities, Manufacturing, Mining & Quarrying, Motor Vehicle Repair, Public Administration, Real Estate, Scientific activities, Sport & Leisure, Transport & storage, Travel & tourism, Utility Supply, Wholesale & Retail trade or Other)

What is your trading name?

Registered address

Postcode

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

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

Accountant details

Accountant's name

Accountant address

Postcode **Telephone number**

Tax details

All Applicants must complete the following section:

First applicant

Are you a tax resident only in the Channel Islands?

Yes ☐ No ☐

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Country

TIN*

Country

TIN*

Are you a citizen of the United States?

Yes ☐ No ☐

If yes, please provide your TIN* above.

Second applicant

Are you a tax resident only in the Channel Islands?

Yes ☐ No ☐

Please list all countries in which you are tax resident and supply your TIN for each. If you are tax resident in the Channel Islands, then please provide your Social Security number

Country

TIN*

Country

TIN*

Country

TIN*

Are you a citizen of the United States?

Yes ☐ No ☐

If yes, please provide your TIN* above.

*A tax identification number (TIN) is your tax registration number in your country of residence. We are required to obtain TINs, if possible. Where no TIN is available, please state why and supply documentary evidence from your tax office to support it:

Channel Island residents MUST provide Social Security Number, not tax reference.

The Guernsey and Jersey government have signed a number of inter-governmental agreements and the OECD Multilateral Competent Authority Agreement to share tax information, where applicable, with the tax authorities in other jurisdictions. The requirement to collect certain information about each customer's tax agreement is part of the Guernsey and Jersey legislation and as a financial services company we are legally obliged to collect it. We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required by Guernsey and Jersey law.

Your tax residence generally is the country in which you live for more than half a year, but there may be other criteria. Special circumstances (such as studying abroad, working overseas, or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). The country/countries in which you pay income tax are likely to be your country/countries of tax residence. If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US.

If you have any questions on how to complete this section we recommend you speak to your tax or legal adviser.

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	1st or 2nd applicant or both	Outstanding Term		Outstanding Balance	Monthly Repayment	Loan Purpose	To Be Repaid* Yes/No
		Years	Months				

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

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	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly Repayment	**Monthly Rental Income**	**To be repaid* Yes/No**	**Year property was originally let out**	**Property type (eg Detached house/purpose built flat)**	**Purpose of property (Investment/ Rental Property)**	**Number of bedrooms**

Property 2

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly Repayment	**Monthly Rental Income**	**To be repaid* Yes/No**	**Year property was originally let out**	**Property type (eg Detached house/purpose built flat)**	**Purpose of property (Investment/ Rental Property)**	**Number of bedrooms**

Property 3

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly Repayment	**Monthly Rental Income**	**To be repaid* Yes/No**	**Year property was originally let out**	**Property type (eg Detached house/purpose built flat)**	**Purpose of property (Investment/ Rental Property)**	**Number of bedrooms**

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 4

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly Repayment	**Monthly Rental Income**	**To be repaid* Yes/No**	**Year property was originally let out**	**Property type (eg Detached house/purpose built flat)**	**Purpose of property (Investment/ Rental Property)**	**Number of bedrooms**

Property 5

Lender	Full address of the property including post code	1st or 2nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance
			Years	Months		
Monthly Repayment	**Monthly Rental Income**	**To be repaid* Yes/No**	**Year property was originally let out**	**Property type (eg Detached house/purpose built flat)**	**Purpose of property (Investment/ Rental Property)**	**Number of bedrooms**

Unencumbered properties

Full address of the property including post code	1st or 2nd applicant or both	Value	Monthly 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

On completion of this mortgage how many Buy-To-Let Properties (including unencumbered and mortgaged) will be held in total by all borrowers?

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 UK Buy-To-Let Mortgage Guide which details unacceptable property types. Skipton do not lend against Grade A or 1 or 2* listed properties, please refer to the 'Unacceptable properties' within the UK Buy-To-Let 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.

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

Term remaining on lease ☐ Years

Property details

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.

Does the property incorporate a cladding system/balconies? Yes ☐ No ☐

If yes, Skipton's appointed valuer will require a completed EWS1 form signed by a relevant professional. Please also read the notes below and take legal advice, should you feel it necessary.

Number of floors in a block (if a flat)

England and Wales

If the building incorporates a cladding system/balconies that may contain combustible material. The building owner and/or its agent, as the 'responsible person' under the Regulatory Reform (Fire Safety) Order 2005, must produce a completed form EWS1.

If an EWS1 form is required, it will need to be prepared by a professionally qualified third party. There is no liability to the lender, the valuer, or to the borrower, for any losses or potential losses arising from the valuers reliance upon the EWS1 form. If you require further information you should seek independent advice/legal advice prior to proceeding.

Scotland

If the building incorporates a cladding system/balconies that may contain combustible material Skipton will not be able to offer a loan. There is a risk that you will lose your application fee if the property valuation reveals that the property is clad or contains a balcony including potential combustible material.

Please detail below exactly what the funds are to be used for. If used for multiple purposes, please detail how much is being apportioned to each purpose.

Estimated value of your property £

How much do you wish to borrow? £

Mortgage term required ☐ Years ☐ Months

Please advise the purpose of the additional borrowing.

If your application is for home improvements, please detail in the below box what the planned improvements are, how much they are likely to cost and the projected valuation.

Mortgage product

Type of mortgage

Repayment and interest	☐	Part repayment and part interest only	☐
Interest only	☐		

If Interest only, amount of interest only £

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

Endowment policy	☐	Overpayments	☐	Pension	☐
Sale of property	☐	Stocks and shares	☐	Savings	☐
Sale of assets	☐	Unit trust	☐	Other	☐

If other, please specify

Skipton product/rate requested

Details of current products are available on Skipton International website

Mortgage term required Years Months

Is the property directly above or directly adjacent to a commercial premise? Yes ☐ No ☐

We are unable to assist if your property is located directly above or directly adjacent to a commercial property.

Does the property have a solar panel? Yes ☐ No ☐ If yes, is a lease in place? Provide details:

Please list number of:

Bathrooms		Garages		Kitchens		Other rooms	
Bedrooms		Living rooms		WCs		Outbuildings	

Use of outbuildings

Does the property have a separate unit of accommodation? (i.e. Dower Unit/Wing/Converted outbuilding)

Condition of property Good ☐ Average ☐ Poor ☐

Tenancy details

Please note, Skipton International is unable to lend on licensed houses of multiple occupancy. Please see our Property Letting Requirements England & Wales or Property Letting Requirements - Scotland

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

Property already let? Yes ☐ No ☐ Projected monthly rental income £

Property declarations

First applicant

Will you or any family member occupy the property? Yes ☐ No ☐

If yes, please provide details.

Second applicant

Yes ☐ No ☐

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

If YES, please state the number of tenancies

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

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

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.

Estate agents/vendor/key holders for remortgages

Estate agents/vendors name

Estate agents/vendors contact number
(Must be a UK contact number)

Estate agents address

Source of wealth

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

Estimated total net worth:

Breakdown of asset type-

Cash:

Investments:

Property:

Business ownership:

Other: (please include details)

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

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

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

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

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

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

Appendix 1 Source of Wealth:

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

Intermediary (to be completed by a mortgage broker only)

If you are not a Skipton International approved broker, please contact us on +44 1481 734000 for registration details.

I/We have provided a completed Approval in Principle Indicator ☐

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

I/we have provided an "Advised 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 select) Application ☐ Completion ☐

Refundable if does not proceed? Yes ☐ No ☐

Name of beneficiary 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 there is no fee is being charged to the client please enter "0".

Name of intermediary _____

Skipton intermediary reference _____

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) will reside in the Property either on completion or during the original 3 or 5 year Tracker or Fixed rate product period;
- 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 (as noted in this application and valuations) will be required; all new submissions will be reviewed under Skipton International's mortgage criteria at that time.

YOUR PERSONAL DATA

The Data Protection (Bailiwick of Guernsey) Law, 2017

We are committed to protecting your privacy and keeping your personal information secure. Skipton will only request personal information that is necessary for us to process and maintain your mortgage with us.

The Data Protection (Bailiwick of Guernsey) Law, 2017 gives individuals certain rights over their personal data and defines the rules for how a data controller, such as Skipton International, are allowed to process personal information. It also states that those who record and process personal information must be open and honest in how that information is used.

The full Skipton International Privacy Policy can be found online at www.skiptoninternational.com and will also be issued alongside the terms and conditions for all new mortgage customers.

Lawfulness of data processing

The Data Protection Law only allows us to use (or process) your personal information if we have a proper reason for doing so. We must have one or more of the following reasons:

- In order to fulfil our contractual obligations to you, or
- if it is a legal obligation, or
- if you consent to it, or
- if it is in our legitimate interest to do so

A legitimate interest means that we have a business reason for using your information that does not treat you unfairly or have a negative impact upon you. If we ever do rely on or legitimate interest to process your personal information we will always advise you of what we are doing.

Collecting personal information

The information that we collect about you may come from both yourself and some other sources as listed in the full Privacy Policy.

Sharing personal information

We may share personal information with other affiliates of Skipton Building Society, third party review sites for service monitoring (currently Feefo) and some other organisations as listed in the full Privacy Policy.

Data is not transferred out of the European Economic Area (EEA) or Guernsey/Jersey.

Personal data rights

Under the Data Protection (Bailiwick of Guernsey) Law, 2017 individuals have specific rights over how companies use their personal data. Please see the full Skipton International Privacy Policy for details of these personal data rights and how Skipton meet these requirements.

We may occasionally send information via post to existing customers that contains details of Skipton products including new interest rate options. We believe it is within our legitimate interests to do so and that it is in your interests to be made aware of new products that could be of benefit to you. However, you can request that you are not contacted for this purpose when signing the offer letter or at any other time by submitting a request in writing, by email to 'optout@skiptoninternational.com' or by contacting our friendly Customer Services team on (+)44 1481 730730.

As a mortgage applicant Skipton International Limited may process the information contained in my application form and about my account in the following ways:

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in the application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (if this ever includes "special category" data your explicit consent will be obtained) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Skipton International Limited may also pass the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- referring to my employers or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to Skipton International Limited;
- information about the mortgage, including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details may be passed on to Skipton Inter nationals legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- Mortgage repayment information is passed to a credit reference agency on a monthly basis;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Channel Islands Financial Ombudsman for the purpose of complaints investigation;
- to make enquires of authorised referees and licensed credit reference agencies who will supply Skipton with credit information, as well as Information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Skipton may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to Skipton and/or the credit reference agencies, about me and those with whom I am linked financially may be used for debt tracing and the prevention of money laundering as well as the management of my account.
- to prevent or detect fraud or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, Skipton Building Society Group, and other companies may use this information if decisions are made about me or others at my address(s) 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 15 years after the date of mortgage redemption for one of the following reasons:

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

After this time we will erase your personal data from our core banking systems. However, data will remain on our secure, restricted access back-ups for up to 6 years due to the technical difficulties of deletion from these systems and the other associated risks involved with this process. We have deemed this to be within our legitimate interests.
Your data may include "special category" data. The Law defines "special category data" as information about your race, ethnic origin, politics, religion, trade union membership, genetics, biometrics (where used for ID purposes), health, sex life, sexual orientation or criminal data.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing or via email to Data.Protection@skiptoninternational.com details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me. Skipton International have 30 days to respond to these requests;
- I have the right of access to my personal records held by credit and fraud agencies. Skipton International Limited will supply their names and addresses upon request.

I confirm that I have read all answers including those completed in other than my own handwriting and confirm that all answers are correct and complete. To the best of my knowledge I believe the statements in these Declarations are true and correct.

ONLINE MORTGAGE PORTAL

Upon drawdown, you will be given access to our Online Mortgage Portal (OMP) where you can view details of your mortgage, view your annual statements, request a call back and raise support cases. Please note that you will not receive a paper copy of your annual statement. Should you require a paper copy, you can download and print your annual statement from the OMP.

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.

Please be advised, draw down will happen 10 working days of receipt of the signed offer letter which must be returned within 14 days of issue.

By signing this Declaration, you are confirming that you are outside of the United Kingdom and will remain outside the United Kingdom throughout the application process.

Please sign in accordance with your passport.

Signature(s) of applicant(s):

First applicant name

First applicant signature

Date

Second applicant name

Second applicant signature

Date

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

Direct debit

Skipton International will continue to rely upon the existing Direct Debit account from which your primary mortgage is debited. Should you wish to change the account your payments are debited from, please contact our Mortgage Services Department on mortgageservices@skiptoninternational.com or +44 (0)1481 712279.

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.

SKIPTON
INTERNATIONAL

UK Buy-To-Let Additional Borrowing Application Checklist

Please ensure all of the documentation below is included and the application form is fully completed. If anything is missing, a maximum of 14 days will be granted to remit the outstanding.

- **Application fee** ☐
- **Fully completed application form** ☐
- **Direct debit mandate (if applicable)** ☐
- **Identification verification** ☐
- **Address verification** ☐
- **Bank statement:**
  - **Three months statements from country of residence** ☐
  - **Three months UK statements** ☐
- **Mortgage statements** ☐
- **Employer's letter (if employed)** ☐
- **Payslips (if employed)** ☐
- **Accountant's certificate or tax return (if self-employed)** ☐
- **Pension income confirmation (if retired)** ☐
- **Energy performance certificate** ☐
- **Tenancy agreement** ☐

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 form and supporting documentation is essential.

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

Please complete the application form with a signature and provide supporting documents in the post to:

For direct applicants please email: buytolet@skiptoninternational.com
Or post: 15-17 Esplanade, St Helier, Jersey, Channel Islands, Great Britain, JE2 3QA,

For brokers please email: Mortgagesales@skiptoninternational.com
Or post: PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britian, GY1 6DS