



# SKIPTON INTERNATIONAL

## Channel Island Into Retirement Mortgage Application Form

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.

---

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

---

**Guernsey Office**

PO BOX 509, TUDOR HOUSE, THE BORDAGE, ST PETER PORT, GUERNSEY, CHANNEL ISLANDS, GREAT BRITAIN, GY1 6DS  
Tel: 01481 734000

**Jersey Office**

15-17 ESPLANADE, ST HELIER, JERSEY, CHANNEL ISLNDS, GREAT BRITAIN, JE2 3QA  
Tel: 01534 509501

[www.skiptoninternational.com](http://www.skiptoninternational.com)

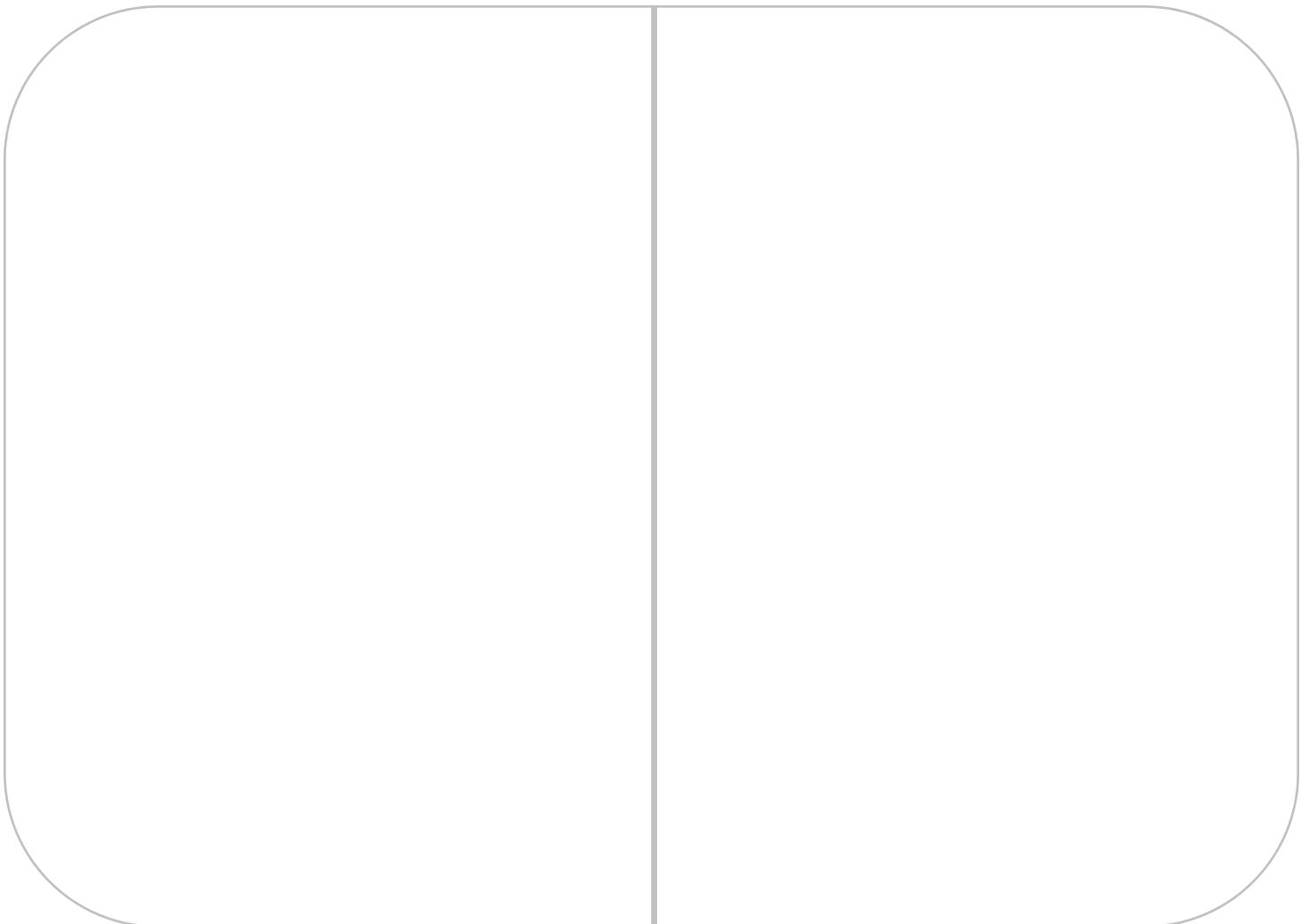
Skipton International Ltd is licensed under the Lending, Credit and Finance (Bailiwick of Guernsey) Law 2022. All mortgages are subject to status and valuation. To maintain service and quality, telephone calls may be recorded.

Registered in Guernsey: 30112

# Identification Verification Form

**This form should only be used for Identification Documentation. 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.**

## Supporting Documents Required

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 dated within 3 months (Link to [Identification Verification Form](#)) copies must be certified by a professional person. For a list of Acceptable Certifiers please visit [The Verification of Identification Help Sheet](#).

If not using the Identification Verification form, please use the following wording: "I certify that this is 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."

#### 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 [The Verification of Identification Help Sheet](#).

Please use the following wording "I certify that this is a true copy of the original document which I have seen."

#### 3. Employed Income Confirmation

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

Please provide both of the following;

- 3 months' salary slips: 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](#).

B) If self employed sole trader please;

1. Either complete [Skipton International Accountants certificate](#)
2. Or provide your last 2 years 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 2 years income will be used, unless the second year's income is lower than previous year's income figure, then the lower figure will be used for the mortgage application.

If you supply Tax assessments to confirm your income, you will also need to complete the [Business Questionnaire](#).

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 it.
- Request the last 2 years full sets of accounts.
- Request your last 2 years tax returns.

## 5. Bank Statements

Please provide 3 full calendar months of Bank statements for the accounts where your salary(s) are paid into and your mortgage(s) (if applicable) are paid from.

If self-employed, please supply 3 full months Bank Statements for your main account, showing your salary (if applicable) and your mortgage payments (if applicable).

The statements must also be clearly identifiable, detailing account holder's name(s), account number, narrative, debits, credits and running balances.

Skipton International reserves the right to ask for additional supporting documents, if required, to assist with the underwriting of your application.

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

## 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** provide supporting documentation: a list of acceptable documentary evidence as noted within this form.

## 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](#). Please also provide supporting documentation which details the source of funds.

## 9. Income into Retirement

Please supply a letter from your pension company which includes; the size of your pension fund, projected value at retirement and the monthly projected income.

## Introduction

**This application provides residential mortgages to customers within the Channel Islands. Should the mortgage term take you into retirement, you must have the financial resource in place to continue servicing your mortgage. Otherwise your home may be at risk.**

**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.

If you are an existing Skipton International customer please provide your account number:

### First Applicant

**Title**

**Surname**

**Forenames (in full)**

**Maiden/Previous Names(s)**

**Total no. of children and their ages**

**Total no. of adult dependencies**

**Date of birth**

**Country of birth**

**Nationality**

**Expected Retirement Age**

**Years Old**

**Dual/Multiple Nationalities**

**Yes**

**No**

**Please state any further nationalities below:**

**Family or financial ties to country of birth**

**Please specify:**

**Yes**

**No**

**Has any part of the Source of Funds or Source of Wealth been derived from that country?**

**Please specify:**

**Yes**

**No**

### Second Applicant

**Title**

**Surname**

**Forenames (in full)**

**Maiden/Previous Names(s)**

**Total no. of children and their ages**

**Total no. of adult dependencies**

**Date of birth**

**Country of birth**

**Nationality**

**Expected Retirement Age**

**Years Old**

**Dual/Multiple Nationalities**

**Yes**

**No**

**Please state any further nationalities below:**

**Family or financial ties to country of birth**

**Please specify:**

**Yes**

**No**

**Has any part of the Source of Funds or Source of Wealth been derived from that country?**

**Please specify:**

**Yes**

**No**

**Do you have any business interests in that country?**

Yes      No

**Please specify:**

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

Yes      No

**Please specify:**

**Do you have any business interests in that country?**

Yes      No

**Please specify:**

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

Yes      No

**Please specify:**

### **Politically Exposed Persons:**

Do you consider yourself a Politically Exposed Person (PEP) as defined in the [following link](#) or other regulations please tick the appropriate box below.

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

#### **First Applicant**

Yes      No

#### **Country of residence**

#### **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

#### **Work Telephone**

#### **Home Telephone**

#### **Mobile Telephone**

#### **Email Address**

#### **Secondary Email Address**

#### **Second Applicant**

Yes      No

#### **Country of residence**

#### **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

#### **Work Telephone**

#### **Home Telephone**

#### **Mobile Telephone**

#### **Email Address**

#### **Secondary Email Address**

<b>Marital Status</b>	Single Married Living with Partner Separated Divorced Civil Partnership Widowed	<b>Marital Status</b>	Single Married Living with Partner Separated Divorced Civil Partnership Widowed
<b>Employment Status</b>	Employed Full Time Employed Part Time Retired Self Employed Student Other	<b>Employment Status</b>	Employed Full Time Employed Part Time Retired Self Employed Student Other
<b>Current Residential Status</b>	Owner Tenant Living with others Living with parents	<b>Current Residential Status</b>	Owner Tenant Living with others Living with parents
<b>First Time Buyer</b>	Yes No	<b>First Time Buyer</b>	Yes No
<b>Will you occupy the property?</b>	Yes No	<b>Will you occupy the property?</b>	Yes No
Have you ever been declined a mortgage by another lender?	Yes No	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 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 entered into any arrangements with your creditors or are you a party to a voluntary arrangement?	Yes No
Have you had a court order/decrees made against you for debt or is there any such action pending?	Yes No	Have you had a court order/decrees 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 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	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.		If you have answered 'Yes' to any of the questions above, please explain below.	

## Income and Expenditure

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.

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

<b>Annual Income (First Applicant)</b>			<b>Annual Income (Second Applicant)</b>		
<b>Employed</b> - gross annual income, excluding overtime and bonus			<b>Employed</b> - gross annual income, excluding overtime and bonus		
<b>Gross Basic Salary</b>	£	per year	<b>Gross Basic Salary</b>	£	per year
<b>Regular Bonus</b>	£	per year	<b>Regular Bonus</b>	£	per year
<b>Regular Overtime</b>	£	per year	<b>Regular Overtime</b>	£	per year
<b>Mortgage/Rent Subsidy</b>	£	per year	<b>Mortgage/Rent Subsidy</b>	£	per year
<b>Confirmed Second Income</b>	£	per year	<b>Confirmed Second Income</b>	£	per year
<b>Car/Pension Allowance</b>	£	per year	<b>Car/Pension Allowance</b>	£	per year
<b>Occupation</b>			<b>Occupation</b>		
<b>Job Title</b>			<b>Job Title</b>		

### 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**

<b>Employer Name</b>			<b>Employer Name</b>		
<b>Employers Address</b>			<b>Employers Address</b>		
<b>Postcode</b>			<b>Postcode</b>		
<b>Employer's Telephone</b>			<b>Employer's Telephone</b>		
<b>Time at Employer</b>	Years	Months	<b>Time at Employer</b>	Years	Months
<b>Time in Role</b>	Years	Months	<b>Time in Role</b>	Years	Months
<b>Time in Continuous Employment</b>	Years	Months	<b>Time in Continuous Employment</b>	Years	Months
<b>Is your current employment permanent?</b>			<b>Is your current employment permanent?</b>		
<b>If no, provide details</b>	Yes	No	<b>If no, provide details</b>	Yes	No

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

<b>Expected Retirement Age</b>	Years Old	<b>Expected Retirement Age</b>	Years Old		
<b>Monthly Expenditure</b>		<b>Monthly Expenditure</b>			
Rent (only if continuing)	£	per month	Rent (only if continuing)	£	per month
School Fees	£	per month	School Fees	£	per month
Childcare Fees	£	per month	Childcare Fees	£	per month
Maintenance	£	per month	Maintenance	£	per month
Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments?	Yes	Are there any other outgoings, regular or otherwise, which are likely to affect your ability to meet your monthly mortgage payments?	Yes		
	No		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	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		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)

## 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\***

### 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\***

\*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.

## **Self Employment Details**

(Please 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**

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

%

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

Years

Months

## **Accountant Details**

**Accountant's Name**

**Accountant Address**

**Telephone Number**

## **Account Year End Details**

**Latest Year (i.e. 31/12/2024)** **Net Profit** £

**Previous Year (i.e. 31/12/2023)** **Net Profit** £

**Previous Year (i.e. 31/12/2022)** **Net Profit** £

**Should the mortgage term take you into retirement, you must have the financial resources in place to continue servicing your mortgage. Your home may be at risk if you don't.**

## Loans, Credit Cards and Financial Guarantees

For each credit/store card, personal loan or student 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*	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*	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*	Year property was originally let out	Property type (eg Detached house/purpose built flat)	Purpose of property (Investment/Rental Property)	Number of bedrooms
-------------------	-----------------------	---------------	--------------------------------------	--	--	--------------------

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

## Unencumbered Properties

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

## Number of Buy-To-Let's 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?

## Housing Qualifications

### Jersey Only:

Do you have full housing qualifications?

Yes

No

Licensed

Is your property registered as sole or joint applicants?

Sole

Joint

### Guernsey Only:

What is your Guernsey residential qualification?

Local

None

License

Open Market

## The Property

There are a number of property types which you may need to refer to Skipton, prior to submitting an application. Here are a few examples:

- Listed Properties
- Properties in poor condition
- Properties which have a commercial unit below or next door
- Properties with imperfect titles

## 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.

### Purpose of the mortgage

Residential property

Buy-To-Let

### Type of Mortgage

House purchase

Equity release

Revest to new name

Re-mortgage

Further Advance

### Type of Sale

Freehold

Leasehold

Guernsey Housing Association

Flying Freehold

Share Transfer

Other housing scheme

### If leasehold, unexpired term

Ground rent £

### Style

Detached house

Converted flat pre 2007\*

Semi-detached house

Converted flat post 2007\*

Terraced house

Purpose built flat

Detached bungalow

Maisonette

Semi-detached bungalow

Studio Flats\*\*

\*Flats converted pre "2007" with Fire certificates

- If the flat that you wish to purchase was converted prior to 2007 and has a fire certificate Standard Loan to Values will apply.
- Failure to supply a valid Fire Certificate when required will result in the offer being withdrawn or the amount offered being reduced.

Fire Certificates on flats converted pre 2007 without fire certificates

- Skipton International is unable to provide lending to be secured against a property that requires, but does not currently have, a valid Fire Certificate under the Fire Precautions (Jersey) Law 1977.
- We recommend that you discuss this with your legal adviser before progressing.

Fire Certificates on flats converted pre 2007 which are currently exempt

- Skipton International will require confirmation from your advocate that your property is exempt under current fire regulations and does not require a fire certificate. Failure to provide this will result in the offer being withdrawn or the amount offered being reduced.

Anything converted post 2007 standard loan to values will apply.

\*\*Criteria for Studio Flats: Minimum Property Value £350,000, Minimum floor space requirement of 35 square metres (GIA) for all flats.

<b>Construction</b>	<input type="checkbox"/> Standard	<input type="checkbox"/> Timber framed prior to 1960
	<input type="checkbox"/> Non-standard construction	<input type="checkbox"/> Timber framed after 1960

*Please refer to Skipton International for anything other than standard.*

#### Approximate year of build

**Is the property listed?**  Yes  No

If yes, please confirm the grade:

**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.

**Is the property a new build?**  Yes  No

If yes, has it been purchased off plan?  Yes  No

**Building Certificate**  None  NHBC  Architect  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) £

#### 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

**Heating**  Gas  Oil  Electric  Other  None

#### Estimated completion date

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

If yes, please provide details

Is the property a commercial property?  Yes  No

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 lift? Yes No

Number of floors in block (if a flat)

Is the property ex States/local authority? Yes No

Does the property have a solar panel? Yes No

If yes, is a lease in place? Provide details:

If yes, is a lease in place? Provide details:

## Mortgage Product

## Type of Mortgage

## Repayment and Interest

## Interest Only (sale of prop)

## Interest Only

## Part Repayment and Part Interest Only

## Interest Only (overpayments)

If Interest only, amount of interest only £

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

- Endowment Policy
- Sale of Property
- Sale of Assets

- Overpayments
- Stocks and Shares
- Unit Trust

- Pension
- Savings
- Other

## **Skipton mortgage product requested**

Details of current products are available on Skipton International website

**Mortqage term required**      **Years**      **Months**

## For Remortgage cases only

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

Rепay outstanding mortgage £

Home improvements £

Home improvements (requiring structural work) £

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

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.

Rепay prior home improvement loans £

Capital raising £

If some capital raising is required please provide details

Rепaying other debts £

If repaying other debts please provide details

For home improvements:

Property value following home improvements £

When was the mortgage taken out?

How long have you owned the property?

To purchase another property Residential £ Buy-To-Let £

Transfer your equity or to buy out another party £

## 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.

## Source of Funds

Please provide full details of the activity that has generated the funds which are to be invested with Skipton International or used as a deposit towards your property purchase (e.g. savings from earned income, business activities, insurance pay out, sale of property, dividends). Please see Appendix 2 (on next page) for examples of documentary evidence required.

Total amount of deposit £

Please declare the amount for each source of your deposit:

Savings £

Name of bank where funds are held

Account number

---

Investments £

Name of company where funds are held

Account number

---

Maturity / Surrender of insurance policy £

Divorce Settlement £

Equity Release from existing property £

Compensation / Court Award £

Gift\* £

Lottery / Gambling win £

\*If any element of your deposit is being gifted by a family member, Skipton International will require the donor to complete a [Gift Letter](#).

---

If any part of the deposit has been paid, Skipton will require a letter from the applicants solicitor confirming the amount and date paid.

Amount £

## Original Source of Funds

(Please refer to table on the next page)

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:

<u>Source</u>	<u>Documents Required</u>
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

### Appendix 2 Source of Funds:

<u>Source</u>	<u>Documents Required</u>
Savings	Last 3 months bank statements demonstrating build up of deposit /capital repayment /gifted monies
Investments	Statement from investment provider showing last 3 months portfolio valuation
Sale of Property	Copy of contract of sale/settlement statement
Equity release from existing property	Mortgage agreement/offer letter
Inheritance	Certified copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor. Supporting information such as source of wealth of the deceased, date of birth and former occupation(s)
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
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
Divorce	Copy of court order or judicial separation agreement
Other court award (e.g. compensation)	Court order signed letter from solicitor/advocate
Lottery / Gambling win	Evidence from the lottery company, cheque or a winnings receipt
Gift	Fully completed and signed Skipton International <a href="#">Gift Letter</a> will be required as well as relevant evidence of such fund

## 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

## Advocate Details

Acting Advocate

Law Firm

## Property Declarations

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

---

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.

---

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

---

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

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

---

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

---

Are you the first occupants of the property?  Yes  No

---

Will the property be the main residence for all applicants?  Yes  No

## **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](http://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 Internationals 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(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](http://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.

#### 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 annual statement. Should you require a paper copy, you can download and print your annual statement from the OMP.

## 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.

## 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.

**Should the mortgage term take you into retirement, you must have the financial resource in place to continue servicing your mortgage. Your home may be at risk if you don't.**

**First Applicant Name**

**First Applicant Signature**

**Date**

**Second Applicant Name**

**Second Applicant Signature**

**Date**

**Please sign in accordance with your passport.**

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





## Channel Island into Retirement Mortgage Application Checklist

Please complete this checklist and submit with your mortgage application. Incomplete applications will not be processed until all required documentation has been received including the application fee.

---

### **Mortgage Application Form**

---

### **Direct Debit Mandate**

---

### **Identification Verification**

---

### **Address Verification**

---

### **Income Confirmation**

---

### **Bank Statements / Credit Card Statement**

---

### **Mortgage Statements**

---

### **Proof of Source of Deposit (if purchase)**

---

### **Gift Confirmation (if applicable)**

---

### **Income into Retirement**