

Complete^{FS}



**SKIPTON
INTERNATIONAL**

Expatriate Mortgage Application Pack

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

TEL: **023 8045 6999** EMAIL: enquiries@complete-fs.co.uk WEB: www.complete-fs.co.uk

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



Expatriate Mortgage Application Checklist
(Sept 2016)

Please complete this checklist and submit with your mortgage application. See pages 2 & 3 for full details. Incomplete applications will not be processed until all required documentation has been received including the application fee.

<p>Application fee Cheque or bank transfer. See fee leaflet for full details. https://www.skiptoninternational.com/sites/default/files/uploaded/forms/ExpatAppFee.pdf</p>	
<p>Expatriate Mortgage Application Form Fully completed and signed by all applicants.</p>	
<p>Direct Debit Mandate Page 16 of the application form, requires full bank details and signature of account holder(s).</p>	
<p>Third Party Authority (Only required where remortgaging) Page 15 of the application form, requires existing lenders details and signature(s) of borrowers.</p>	
<p>Proof of ID Copy of current passport certified to be a true copy of the original document and photograph a reasonable likeness of the holder.</p>	
<p>Address Verification Certified copy of an appropriate document dated within the last 3 months.</p>	
<p>Income Confirmation Last 3 months pay slips. Employer's letter or Contract of Employment confirming income and term of employment. If self employed – accountants certificate.</p>	
<p>Bank Statements Main bank account statements into which salary is mandated covering the last 3 months and any other accounts held including UK account.</p>	
<p>Mortgage Statements Statement covering last 12 months for any mortgages held by the applicants.</p>	
<p>Proof of source of Deposit Completed "Declaration of Source of Funds" form along with supporting documents / statements as per page 20.</p>	
<p>Gift Confirmation (if applicable) Gift letter signed by donor and supporting documentation.</p>	

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

Supporting Documentation Checklist

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

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

1. Photo Identification

- Certified copy of your passport (Our Identification verification form, seen on page 17, should be used by the certifier).

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

2. Address Verification

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

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

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

- Certified copy of resident's passport(s). (Our Identification verification form, seen on page 17, should be used by the certifier).
- Original / certified copy of a Utility bill of the occupier– no longer than 3 months old (excluding mobile phone bill or car insurance)

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

3. Employed Income Confirmation

Please provide both of the following;

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

4. Self Employed Income Confirmation (if applicable)

If self employed please complete Skipton International Accountants certificate – *this must be completed by one of our approved accountants, the list can be found on page 4 of the UK BTL mortgage leaflet.*

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

Please note, an average of the 2 years income will be used, unless the second years income is lower than the first year's income figure, then the lower figure will be used for the mortgage application.

5. Bank Statements

Please provide all your main bank account statements for the LATEST 3 calendar months; these must show your salary / pension being credited and mortgages/ rent being debited. The statements must also be clearly identifiable, detailing account holder's name(s), account number, narrative, debits, credits and running balances.

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

6. Mortgage statements

Please provide the latest 12 months mortgage statements for all mortgages held.

Statements must detail account holder's name(s), account number, narrative, debits, credits and running balances. Any reversals and returned items should be fully explained with supporting documentation.

7. Source of Deposit Funding

For all purchases you **must** complete the "Declaration of Source of Funds" form (seen on page 19) and provide supporting documentation: a list of acceptable documentary evidence is noted on page 20.

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

Where the deposit or transaction costs are being donated by a third party, please complete the Gift Letter seen on page 20. Please provide supporting documentation which details the source of funds, a list of acceptable documentary evidence is noted on page 19. An amendable version is available on our website www.skiptoninternational.com/forms-download

9. Tenancy Agreements

Please supply the latest copy of the Assured Short Hold Tenancy Agreement for 'The Property' if the application relates to a remortgage, equity release, further advance and re-vesting of names.

Introduction

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

If existing Skipton International customer, please provide account number

First; Applicant

Title

Surname

Forenames

Date of birth / /

Town of birth

Country of birth

Nationality

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

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

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

Second; Applicant

Title

Surname

Forenames

Date of birth / /

Town of birth

Country of birth

Nationality

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

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

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

Will you or any member of your family occupy the property? Yes / No

Will you or any member of your family occupy the property? Yes / No

Please note, for UK purchase the following cannot live or intend to live in the property; Applicant, Spouse, Civil Partner, Parent, Grand Parents, Sibling, Child or Grand Child

Expected Retirement Age Years old

Maiden / Previous Name

No of Dependents and their ages

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

Expected Retirement Age Years old

Maiden / Previous Name

No of Dependents and their ages

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

Politically Exposed Persons:-

If you consider yourself a Politically Exposed Person (PEP) as defined in the Guernsey Financial Services Commission Handbook (<http://www.gfsc.gg/FCA/Pages/Handbook-and-Regulations.aspx>) or other regulations please tick the below box.

First Applicant

Second Applicant

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

Correspondence address (including PO Box Number, if applicable)

Postcode

Residential address

Postcode

Correspondence address (including PO Box Number, if applicable)

Postcode

Residential address

Postcode

Time at address Years Months

Time at address Years Months

Please provide your last UK address history including postcode.

Please provide your last UK address history including postcode.

Prior UK address (Must be completed)

Postcode

Time at address Years Months

Home telephone (plus country code) + 00

Work telephone (plus country code) + 00

Mobile telephone (plus country code) + 00

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

E-mail address

Prior UK address (Must be completed)

Postcode

Time at address Years Months

Home telephone (plus country code) + 00

Work telephone (plus country code) + 00

Mobile telephone (plus country code) + 00

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

E-mail address

Income and Expenditure

First Applicant

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

Monthly Expenditure

Rent / mortgage £ per month

House Insurance £ per month

Pension/Savings £ per month

School Fees £ per month

Childcare Fees £ per month

Maintenance £ per month

Second Applicant

Monthly Expenditure (if not included for 1st applicant)

Rent / mortgage £ per month

House Insurance £ per month

Pension/Savings £ per month

School Fees £ per month

Childcare Fees £ per month

Maintenance £ per month

Annual Income

Gross basic salary or gross pension income (excluding overtime and bonus) £ per year

Regular Bonus £ per year

Regular Overtime £ per year

Mortgage/Rent Subsidy £ per year

Car/Pension Allowance £ per year

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

Occupation

Employer Name / Name of Pension Provider

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

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

Time in continuous employment Years Months

Is your current employment permanent? Yes / No

If no, provide details

Annual Income

Gross basic salary or gross pension income (excluding overtime and bonus) £ per year

Regular Bonus £ per year

Regular Overtime £ per year

Mortgage/Rent Subsidy £ per year

Car/Pension Allowance £ per year

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

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

Occupation

Employer Name / Name of Pension Provider

Employers address

Postcode

Employer's telephone

Time at employer Years Months

Time in role Years Months

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

Time in continuous employment Years Months

Is your current employment permanent? Yes / No

If no, provide details

Self Employment Details

(please see **Income confirmation requirements in the Supporting Documentation Checklist**)

What is your occupation?

What is your trading name?

Registered address

Postcode

What is your percentage shareholding/share in the partnership?

 %

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

 years months

Accountant's name?

Accountant's address

Postcode

Telephone Number

Fax Number

Loans, Credit Cards and Financial Guarantees

For each credit/store card or personal loan held please provide full details of outstanding balances, monthly repayments and outstanding term. Please confirm if each card/loan will be repaid prior to mortgage completion or will be an ongoing liability. Skipton International reserves the right to request latest statements and loan conditions to assist with the underwriting of your application. Please include ALL forms of credit for all applicants, even if repaid each month or not currently used. Please use an additional page if necessary.

Lender	1 st or 2 nd applicant or both	Outstanding Term		Outstanding Balance	Monthly Repayment	Loan Purpose	To be repaid*
		Years	Months				
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N
				£	£		Y / N

Existing mortgages

For each mortgage or secured loan held please provide full details as requested below. Skipton International requires you to provide the latest 12 months mortgage statements for all mortgages held and copies of any current tenancy agreements. Please use an additional page if necessary.

Lender	Full address of the property including post code	1 st or 2 nd applicant or both	Outstanding Term		Current estimated value	Outstanding Balance	Monthly Repayment	Monthly Rental Income	To be repaid*
			Years	Months					
					£	£	£	£	Y / N
					£	£	£	£	Y / N
					£	£	£	£	Y / N
					£	£	£	£	Y / N
					£	£	£	£	Y / N
					£	£	£	£	Y / N

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

The Property

Please refer to the Expat Leaflet which details unacceptable property types.

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

Type of sale Leasehold / Freehold / Flying freehold

Please note: For leasehold properties at least 40 years remaining on the lease will be required at the end of the mortgage

Term remaining on lease years

Ground rent / per annum £

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

Postcode

Property Type Style Detached House / Semi-detached House / Terraced House
Detached Bungalow / Semi-detached Bungalow
Purpose built Flat / Flat conversion
Maisonette House / Maisonette Bungalow

Construction Standard / Timber Framed / Non-standard construction

Approximate year of build

Building Certificate None / Architect / NHBC / Other

Agreed price of the property £ Estimated value if a remortgage / further advance

How much do you wish to borrow? £ Existing mortgage value (if remortgage or further advance) £

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

If YES, please provide details

Is the builders/vendors incentive being added as part of this purchase value? Yes / No

If YES, please provide details

No of floors in a block (if a flat)

Does the property have a lift? Yes / No

Is the property ex local authority? Yes / No

Is the property a commercial property? Yes / No

Is it above retail premises? Yes / No

If so, please provide details

Does the property have a solar panel? Yes / No

If yes, is a lease in place?

Yes / No

In there a green deal in place?

Yes / No

Please list the number of:

Living rooms

Kitchens

Bedrooms

WC's

Bathrooms

Other rooms

Garage

Outbuildings

Use of outbuildings

Condition of property

Good / average / poor

Heating

Gas / Oil / Electric / Other / None

Completion Date

For Remortgage and Further Advance cases only:

Please provide a copy of the latest Tenancy Agreement.

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

Repay outstanding mortgage

Repay prior home improvement loans

Capital raising

If some capital raising is required please provide details

Repaying other debts

If repaying other debts please provide details

When was the mortgage taken out?

How long have you owned the property?

To purchase another property

Residential

Buy to Let

Transfer of equity or to buy out another party

Tenancy Details

What basis is the property to be let?

Unfurnished / Furnished

Will the property be let on a multiple occupancy basis? *

Yes / No

If yes, please state the number of tenancies

Property already let?

Yes / No

Projected Monthly Rental Income

If already let, please provide names of the residents

***Please note, Skipton International is unable to lend on properties designated as "Houses of Multiple Occupancy", Student Lets or Bedsits**

Property Declarations

Is vacant possession of the property being obtained on completion?

Yes / No

Do you intend to rent the property immediately on completion?

Yes / No

If NO, please supply further details

Is the loan wholly or predominantly for the purposes of a business?

Yes / No

Will you be providing all the monies required in addition to this loan to enable you to purchase the property?

Yes / No

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

Will any additional borrowing be secured against the property by a second charge?

Yes / No

Will the loan be for the direct benefit and advantage of all applicants?

Yes / No

If NO, please supply further details

Solicitors Details

Acting Solicitor

Law Firm

Address of Solicitor (including post code)

Contact number

Email Address

Mortgage Product

Type of mortgage

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

If Interest only, amount Interest only

£

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

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

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

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

Mortgage term required

years months

Survey

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

Estate agents/vendor/ key holders for remortgages

Estate agents/vendors name

Estate agents/ vendors contact number

Estate agents address

Intermediary (to be completed by a mortgage broker only)

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

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



Signature of Intermediary

Name of intermediary

Company

Contact number

E-mail address

Date

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

DECLARATION – to be signed by all applicants

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

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

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

I declare that:

- I DO NOT intend that either I or a connected party (e.g. Applicant, Spouse, Civil Partner, Parent, Grand parents, Sibling, Child or Grand Child) reside in the Property either on completion or at any time in the future.
- I am over 18 years of age;
- there are no existing loans or mortgages in my name with Skipton International Limited or any other lender other than declared on the application;
- I have never been convicted of any criminal offence nor is any prosecution pending, excluding motoring or “spent” offences by virtue of the Rehabilitation of Offenders (Bailiwick of Guernsey) Law 2002 or equivalent in any jurisdiction;
- any person interested now or in the future in the loan may rely upon the truth and accuracy of the information given and in any supporting documentation or information supplied by me;
- if any of the information I have given changes before the mortgage is completed, I shall advise Skipton International Limited immediately.
- I accept any Application Fee is only refundable at the discretion of Skipton International Limited

I understand that where the term takes me to beyond retirement age it is my responsibility to ensure I have sufficient funds to maintain payments to the end of the term. I understand a Tariff of Charges is available on request.

I understand that my Loan Offer and any other communications from Skipton International Limited may be sent to me/us by electronic means, including without limitation by electronic mail to an address provided to Skipton International Limited, which may or may not be sent by an encrypted method. I further understand that any commitment given by me/us including without limitation by electronic mail or in a document or scanned image attached to or included within an electronic communication will be binding, including any scanned image of the Loan Offer (or other documents) bearing my/our signature(s).

I understand a Tariff of Charges is available on request.

APPLICATION COSTS AND SURVEYOR'S REPORT AND VALUATION

I acknowledge that, Skipton International Limited reserves the right to reject my application without giving any reason.

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

Skipton International Limited is not an agent of the Valuer or firm of Valuers and I am making no agreement with the Valuer. I understand that neither Skipton International Limited nor the Valuer will warrant, represent or give any assurance to me that the statements, conclusions and opinions expressed or implied in the Report and Valuation will be accurate and valid and the Valuer's Report will be supplied without any acceptance of responsibility to me on the part of the Valuer or the Bank, even if the Valuer is negligent in relation to the Report. I understand that the Report is a valuation for mortgage purposes only and is not a full survey."

VALIDITY OF THE APPLICATION

This application is valid for 3 months from the date it is signed, after this time a new application and full supporting documentation and appropriate applicant fee (as noted in Skipton International's Tariff of Charges) will be required; all new submissions will be reviewed under Skipton International's mortgage criteria at that time.

YOUR PERSONAL DATA

I consent to Skipton International Limited using and disclosing 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 (which may include sensitive information) 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. Data may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. I further consent to Skipton International Limited passing 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 being passed to any person who is required to sign Skipton's standard Form of Consent or Form of Acknowledgement or their 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;
- (in the event the property to be mortgaged is repossessed by Skipton International Limited) information being passed to a credit reference agency;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Financial Ombudsman Service for the purpose of complaints investigation;
- to make enquiries of authorised referees and licensed credit reference agencies who will supply Skipton International Limited 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 will use scoring methods to assess this application and to verify my identity. 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 the Society and/or the credit reference agencies, about me and those with whom I am linked financially may be used by Skipton and other companies if credit decisions are made about me, or other members of my household. This information may also 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, members of the Skipton 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, Skipton International Limited, PO Box 509, Tudor House, The Bordage, St Peter Port, Guernsey, Great Britain, GY1 6DS or from 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 to help provide me with a high standard of service, (for example administrative purposes).

- 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 2001 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 not keep your data longer than necessary. Your data may include “sensitive information”. The Act defines “sensitive information” as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health condition, sexual life, criminal record, pending court proceedings or sentence or any alleged offence.

DATA ACCESS

I understand that:

- with limited exceptions I can request in writing, upon payment of a fee, details which are held about me by Skipton International Limited and where necessary rectify the information that is held about me;
- 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 and belief the statements in these Declarations are true and correct.

I authorise you to take up references and check my identity in such ways that are deemed necessary.

Signature and Authority to obtain references/information and process data

Please ensure you have carefully read all the above declarations before signing below.

It is important that you read and understand the section entitled “Your Personal Data”. By signing this application, you agree that we can use your information as described. I hereby authorise and request you to provide Skipton International Limited with any information they may require.

Signature(s) of applicant(s):

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

First; Applicant/Guarantor/Underlying Client

Date

Second; Applicant/Guarantor/Underlying Client

Date

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

Third Party Authority



Please complete if remortgaging, detailing your existing mortgage provider. To:

Bank Name

Address

Postcode

Telephone Number

Branch sort code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
----------------------	----------------------	---	----------------------	----------------------	---	----------------------	----------------------

Mortgage account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

I/We authorise and request you to release any information in your possession relating to my/our application for a mortgage from Skipton International, including copies of any documents and details of the up to date position to:

Skiptons Legal representative; Conveyancing Direct

Windmill Road, St Leonards on Sea, Sussex, United Kingdom, TN38 9BY
01424 464998

First Applicant Signature

Date

Printed Name

Second Applicant Signature

Date

Printed Name

This authority will remain in force until cancelled by me/us in writing. NB: all applicants must sign. Please complete one form for each secured facility to be repaid.

IDENTIFICATION VERIFICATION FORM

(Applicant 1)

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

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

Full Name

Position

Company

Email Address

Date

Day	/	Month	/	Year
-----	---	-------	---	------

Signature

Staff/ FCA Number

Contact Number



**SKIPTON
INTERNATIONAL**

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society.

To help maintain service and quality, some telephone calls may be recorded and monitored.
September 2016

IDENTIFICATION VERIFICATION FORM

(Applicant 2)

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

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

Full Name

Position

Company

Email Address

Date

Day	/	Month	/	Year
-----	---	-------	---	------

Signature

Staff / FCA Number

Contact Number



**SKIPTON
INTERNATIONAL**

PO BOX 509, Tudor House, The Bordage, St Peter Port, Guernsey, Channel Islands, Great Britain, GY1 6DS. Skipton International Limited is a wholly owned subsidiary of Skipton Building Society.

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

September 2016

DECLARATION OF SOURCE OF FUNDS

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

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

Name of Applicant and Donor (where family gift is being provided)		
Relationship to Borrower (if donor):		
Current Address:		
Contact Telephone No:		
Business / occupation:		
Description of Source of Funds	Amount	Evidence attached
	£	Yes / No
	£	Yes / No
	£	Yes / No
Amount of deposit / gift:		
Signature/s of Applicant(s) / Donor Date I/we confirm that the above information is accurate and complete.		

EXAMPLES OF DOCUMENTARY EVIDENCE

(Required for Declaration of Source of Funds and Gift Letter)

Source	Document
Savings	Bank statement(s) demonstrating deposit / gifted monies. (12 months worth of bank statements in the case of savings)
Sale of investments	Statement from investment provider or bank statement showing settlement from investment provider.
Sale of property	Signed letter from – Solicitor / Advocate or Estate Agent or Contract of Sale/ settlement statement.
Equity released from a property owned by you	Mortgage offer letter.
Inheritance	Copy of will, signed letter from solicitor, Grant of Probate or letter from Executor
Maturity or surrender of life assurance policy	Closing statement or letter from the policy provider
Dividends or Profits from company	Latest audited company accounts / dividend statement
Divorce	Copy of court order / judicial separation agreement.
Other court award (e.g. compensation)	Court order or signed letter from solicitor / advocate

GIFT LETTER

RELATING TO

Property;

This letter is addressed to:

SKIPTON INTERNATIONAL LIMITED

Dear Sirs

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

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

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

Yours faithfully

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

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

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

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

In the presence of:

.....
[Signature of independent witness]

.....
[Name of independent witness]

Dated.....