

## Expatriate Application Fee

Skipton International (Skipton) charges a fixed Application fee, as described below.

- Fixed **£999** Application Fee; payable at time an application is submitted – either by Cheque payable to Skipton or by bank transfer to the following account;

**IBAN:** **GB55MIDL40222542660180**  
**Swift/BIC:** **MIDLGB22**  
**Bank Name:** **HSBC Bank PLC**  
**Sort Code:** **40.22.25**  
**Account Name:** **Skipton International Ltd**  
**Account Number:** **42660180**  
**Reference:** **Applicants name**

- Skipton covers its own legal costs for the purchase or remortgage of a UK buy To Let Property; together with the associated valuation fees. This fee covers a single valuation. For re-inspection or a home buyers report a fee (available upon request) will be applicable. All valuations to be arranged by Skipton.
- The application fee covers purchases and remortgages for a single UK Buy to Let property. Please refer to Skipton if the property used as security contains more than one unit, as a further application fee may be applicable.
- For all purchases you will need to instruct your own solicitor. This cost is not covered by the Application Fee.
- If you already own the property and wish to remove a joint owner or add a further party, an additional fee of **£230** will be applicable for the resulting transfer of equity.
- Once an 'Agreement in Principle' is granted, Skipton will automatically instruct a valuation.
- The application fee is only refundable in the following circumstances;
  - i) An 'A greement in Principal' is not provided within 3 months of submission of the application – a full refund of the **£999** fee will be given.
  - ii) If application does not proceed due to the valuation result being unacceptable to Skipton, **£500** will be refunded.

Any refunds will be made to the UK Bank account detailed in the Direct debit Mandate supplied with your application.
- During the course of the application, if the applicant wishes to substitute an alternative property after the initial valuation, an additional **£499** will be required. This is valid only within 3 months of receipt of the application.
- Please note, if an offer letter is issued and subsequently the transaction does not complete, the Application fee is non refundable.

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

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