

Next Generation Guarantor Application Form

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, GY1 6DS, GREAT BRITAIN

Jersey Office

9 WATERLOO STREET, ST HELIER, JERSEY, JE2 4WN, GREAT BRITAIN

Tel: 01481 730730 Website: www.skiptoninternational.com

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



Next Generation Guarantor Application Checklist

Please complete the below checklist and application form; this should be submitted along with the corresponding Next Generation borrowers mortgage application and required supporting documentation as noted below. Incomplete applications will not be processed until all the required documentation has been received.

Name of Next Generation Applicant (who your Guarantee will support)

1st applicant

Name of Next Generation Applicant (who your Guarantee will support)

2nd applicant

Body Guarantor Application Form

Fully completed and signed by all Guarantors.

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.

Address Verification

Certified copy of an appropriate document dated within the last 3 months.

Mortgage Statements

Statement covering last 12 months for any mortgages held by the Guarantors.

Your Guarantee

You will be required to provide a 20% Guarantee (this is based on the purchase price of the property that the Next generation applicants are applying for) in the form of a Bond over a Guernsey or Jersey Property.

Prior to this application being submitted you will need to obtain written consent from any Lender that has a bond over your property, confirming that they agree to Skipton International taking a second charge over the property. Your advocate will require a copy of this.

If your property is unencumbered, then we will seek a 1st registered General Bond over the property.

Prior to draw down, our Advocates will require confirmation from your Advocates that you have received Independent Legal advice in regard to your liabilities under the guarantee that you are providing.

October 2022 2

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 or driving licence (Our Identification verification form, seen on pages 15 and 16, 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.

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

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3. 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.

Introduction

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

If you are an existing Skipton International customer,

please provide your account number:

Second Applicant First Applicant

Title Title

Surname Surname

Forenames (in full) Forenames (in full)

Date of birth Date of birth

Town of birth Town of birth

Country of birth Country of birth

Country of residence **Country of residence**

Residential Address **Residential Address**

Postcode Postcode

Time at Address* Time at Address* **Years Months Months Years**

*If less than 3 years, please provide a total of three years of address history on a separate page

Nationality Nationality

No **Dual/Multiple Nationalities**

Please state any further nationalities below:

Home Telephone Home Telephone

Work Telephone Work Telephone

Mobile Telephone Mobile Telephone

Email Address

Secondary Email

Address

Email Address

*If less than 3 years, please provide a total of three years of

Please state any further nationalities below:

Yes

No

address history on a separate page

Dual/Multiple Nationalities

Secondary Email

Address

Politically Exposed Persons:

Do you consider yourself a Politically Exposed Person (PEP) as defined in the following link (www.skiptoninternational.com/politically-exposed-person) or other regulations please tick the appropriate box below.

box below. Yes No			Yes	No	
Marital Status	Single		Single		
	Married		Married		
	Living with Partner		Living with I	Partner	
	Separated		Separated		
	Divorced		Divorced		
	Civil Partnership		Civil Partne	ership	
	Widowed		Widowed		
Employment Status	Employed Full Tim	ne	Employed I	Full Time	
	Employed Part Tir	ne	Employed	Part Time	
	Retired		Retired		
	Self Employed		Self Emplo	yed	
	Student		Student		
	Other		Other		
Current Residential	Owner		Owner		
Status	Tenant		Tenant		
	Living with others		Living with	others	
	Living with parents	3	Living with	parents	
First Applicant/Guarantor			Second App	olicant/Guarantor	
Have you ever been deby another lender?	Yes No	Have you ever been declined a mortgage by another lender?			
Have you ever been de	Yes	Have you ever been declared bankrup		No Yes	
insolvent or equivalent action pending?	No	insolvent or equivalent or is any such action pending?			
Have you entered into any arrangements with your creditors or are you a party to a voluntary arrangement?		Yes		ntered into any arrangements	Yes
		No	voluntary ari	editors or are you a party to a rangement?	No
Have you had a court of against you for debt or	Yes	Have you had a court order/decree madagainst you for debt or is there any such		Yes	
action pending?	No	action pendi	•	No	
Have you ever (voluntary or otherwise) had a property repossessed by a lender or Yes entered into any arrangement for mortgage No arrears? – If yes supply details.			Have you ever (voluntary or otherwise) had a property repossessed by a lender or Yes entered into any arrangement for mortgage No arrears? – If yes supply details.		

Income and Expenditure

First Applicant/ G Monthly Expenditure	uarantor		Second Applicant Monthly Expenditure (if		applicant)
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
Annual Income			Annual Income		
Gross basic salary	£	per year	Gross basic salary	£	per year
Pension	£	per year	Pension	£	per year
Occupation			Occupation		
List industry type	Education, Finance & Ir & Quarrying, Motor Veh	nsurance, Fores nicle Repair, Pub	ctivities, Agriculture, Arts & er try & Fishing, Health & Socia blic Administration, Real Estat Utility Supply, Wholesale & R	ll work activities, Manuf te, Scientific activities, S	acturing, Mining
Employer Name			Employer Name		
Employers address			Employers address		
Postcode			Postcode		
Time at employer	Years	Months	Time at employer	Years	Months
Time in role	Years	Months	Time in role	Years	Months
Time in continuous employment	Years	Months	Time in continuous employment	Years	Months
If less than 2 years, please provide a total of 2 years employment history on a separate page.			If less than 2 years, pleas history on a separate page		ears employment
Is your current employme	ent permanent?	Yes	Is your current employme	nt permanent?	Yes
If no, provide details		No	If no, provide details		No

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)

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

Account year end (latest year) (ie. 31/12/17) Net Profit £

Account year end (previous year) (ie. 31/12/16) Net Profit £

Account year end (previous year) (ie. 31/12/15) Net Profit £

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 the 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	Outstand	ling Term	Outstanding	Monthly	Loan Purpose	To Be Repaid*
applicant	Years	Months	Balance	Repayment	·	Yes/No	

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.

Please complete a separate page for each property held that has a loan or mortgage secured against it.

Lender

Full address of the property (including post code)

 1^{st} or 2^{nd} applicant or both Outstanding Term Years Months

Current estimated value £

Outstanding balance £

Bond amount £ Monthly repayment £

Monthly rental income £ To be repaid* Yes No

Year property was originally Property type (e.g Detached let out house/ purpose built flat)

Purpose of property Number of bedrooms (Investment /rental property)

Guarantee Property

Full address of the property (including post code)

Property value £ Tenure

Leasehold

Freehold

Please be advised, we can not secure a guarantee over a "Share Transfer" property or Shared Ownership property.

Style Detached house Purpose Built Flat
Semi-detached house Detached bungalow

Terraced house Semi-detached bungalow

** Studio Flats

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 and suitability for the Guarantee. Skipton International will advise how to proceed once your application has been processed.

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/ Guarantors name / key holder Estate agents /Guarantors contact number

Estate agents address

^{*} Please note, in Jersey, Skipton International restrict pre 2007 converted flats to a max Loan to Value of 80%

^{**} Criteria for Studio Flats: Minimum Property Value £350,000, Minimum floor space requirement fo 25 square metres (GIA) for all flats.

Independent Legal advice (ILA)

You are required to have ILA in regards to your obligations to the guarantee, please provide the details of the advocate that will be providing your ILA.

Acting Advocate

Law firm

DECLARATION – to be signed by all applicants

Please read the following declaration before signing.

I declare that:

- 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 and will also be issued alongside the terms and conditions for all new mortgage customers.

Lawfulness of Data Processing

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

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

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

Collecting Personal Information

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

Sharing Personal Information

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

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

Personal Data Rights

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

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

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

- passing the surveyor's report to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in the application, any supporting documents or information whether relating to the property or not, the mortgage and conduct of the mortgage account and any information or documentation involving me or the property (if this ever includes "special category" data your explicit consent will be obtained) for initial and ongoing credit assessment purposes and in connection with the taking out of the mortgage, operation and statistical analysis of my mortgage account and to the passing of this information to Skipton International Limited's agents and third party processors if this is necessary for any of these purposes. Skipton International Limited may also pass the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;

- referring to my employers or accountants for confirmation of income;
- passing any details relating to the mortgage application up to and including completion of the loan to any mortgage intermediary who introduced my application to Skipton International Limited;
- information about the mortgage, including the purpose of the loan, its amount, any sums secured, the interest rate, the term of the loan and the repayment details may be passed on to Skipton Inter nationals legal advisers;
- information on undisputed personal debts which are in default and where no satisfactory proposals for repayment have been received by Skipton International Limited following formal demand, being passed to a credit reference agency;
- Mortgage repayment information is passed to a credit reference agency on a monthly basis;
- disclosure to regulatory bodies for the purpose of monitoring compliance with any regulatory rules, and to the Channel Islands Financial Ombudsman for the purpose of complaints investigation;
- to make enquires of authorised referees and licensed credit reference agencies who will supply Skipton with credit information, as well as Information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. Skipton may also make periodic searches of group records, credit reference agencies and fraud prevention agencies to manage my account and carry out ongoing credit risk assessment and statistical analysis of the performance of my account. These further searches will not be seen or used by other lenders to assess my ability to obtain credit. Credit searches and other information which is provided to Skipton and/or the credit reference agencies, about me and those with whom I am linked financially may be used for debt tracing and the prevention of money laundering as well as the management of my account.
- to prevent or detect fraud or to assist in verifying my identity, Skipton International Limited may make searches of Skipton Group records and at fraud prevention agencies who will supply information. Skipton International Limited may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. Skipton International Limited, Skipton Building Society Group, and other companies may use this information if decisions are made about me or others at my address(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.
- using my information to help develop and improve the products and services offered to me and
 other customers. Skipton International Limited may also share information with other companies
 within the Skipton Group as detailed in our Privacy Policy to help provide me with a high standard of
 service.

I understand that:

- information held about me by the Credit Reference Agencies may already be linked to records relating to one or more of my partners. For the purposes of this application we may be treated as financially linked and my application will be assessed with reference to any "associated" records of my partners. By stating a financial association with another party, I also declare that Skipton International Limited is entitled to disclose information about my joint applicant and/or anyone else referred to by me; and search, link and/or record information at credit reference agencies about me and/or anyone else referred to by me;
- an "association" between joint applicants and/or any individual identified as my financial partner, will be created at credit reference agencies, which will link our financial records. I and anyone else with whom I have a financial link understand that each other's information will be taken into account in all future applications by either or both of us. This linking will continue until one of us successfully files a "disassociation" at the credit reference agencies.

DATA PROTECTION NOTICE

For the purposes of the Data Protection (Bailiwick of Guernsey) Law 2017 Skipton International Limited will be the data controller responsible for the processing of your data in relation to your mortgage application, the ongoing operation of your mortgage account (if your application is approved), assessment of the performance of your account and after redemption of the mortgage for statutory, regulatory, accounting, auditing or other lawful requirements. We may also use your information to develop products and services that may be of interest to you in the future.

We will retain your data for 15 years after the date of mortgage redemption for one of the following reasons:

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

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

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

DATA ACCESS

I understand that:

Signature(s) of applicant(s):

Second Guarantor

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

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

Signature and Authority to obtain references/information and process data

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

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

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

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

Date

IDENTIFICATION VERIFICATION FORM (Guarantor 1)

Place identity document, picture down, on the photocopier, then place this form over the top, with the

Having seen the individual and identification documen the photograph is a reasonable likeness.	t at the same time I certify this is a true copy and that
Full Name of Certifier	Signature of Certifier
Position of Certifier	Staff/FCA Number of Certifier
Company of Certifier	Contact Number of Certifier
Date	Email Address of Certifier
	SKIPTON

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



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IDENTIFICATION VERIFICATION FORM (Guarantor 2)

Place identity document, picture down, on the photocopier, then place this form over the top, with the

Charges may apply for returning documents to you	
Having seen the individual and identification docur the photograph is a reasonable likeness.	ment at the same time I certify this is a true copy and that
Full Name of Certifier	Signature of Certifier
Position of Certifier	Staff/FCA Number of Certifier
Company of Certifier	Contact Number of Certifier
Date	Email Address of Certifier
	SKIPTON

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



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