



SKIPTON INTERNATIONAL

Jersey Mortgage Fees

Application fee

For a limited time, Skipton International (Skipton) is offering free fees on all Jersey applications.

Valuation fee

- You will be required to pay the full cost of a standard mortgage valuation (as per the link below) and any subsequently required specialist reports (if applicable). Please note this valuation is for Skipton's internal use to establish the suitability of the property for mortgage purposes. A copy of this valuation is available to you.
- A valuation fee scale can be found at :-
<https://www.skiptoninternational.com/sites/default/files/uploaded/forms/Jersey-Valuation-Fee-Scale.pdf>
- The valuation will be instructed by Skipton from its panel of approved surveyors.
- Valuation fees are payable at the point your mortgage application has been approved in principle – either by cheque payable to Skipton International or by bank transfer.
- During the course of your application, should you wish to substitute an alternative property after the initial valuation has been completed, an additional valuation fee based on the Guernsey Valuation Fee Scale will be payable.
- Should your application not progress following valuation or if an offer is issued and subsequently the transaction does not complete, the valuation fee is non refundable.
- Next Generation requires a valuation on the guarantors property as well as purchasers property.

Skipton International's bank details:

Bank Name:	HSBC Bank PLC
Sort Code:	40.22.25
Account Name:	Skipton International Ltd
Account Number:	72814285
Reference:	Applicants surname followed by initials

Legal fees

- For all purchases and change of ownership you will need to instruct your own advocate. This cost is not covered by the Application Fee. You do not need to instruct your own advocate for a remortgage, or further advance, although the cost is payable by you.

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

9 Waterloo Street, St Helier, Jersey, Channel Islands, JE2 4WN

TEL: 01534 509501 www.skiptoninternational.com

Registered Office: 9 Waterloo Street, St Helier, Jersey, JE2 4WN. Minimum age 18 years.

All mortgages are subject to status and valuation. Skipton International Limited requires a first charge on the property. To help maintain service and quality, telephone calls may be recorded and monitored.