

Intermediary Mortgage Application

intermediariesmatter



TO BE COMPLETED BY THE MORTGAGE INTERMEDIARY ONLY

To ensure we give you and your client the best possible service, please complete the details below and provide the necessary documentation and fees.
Failure to enclose up-to-date documents may result in a delay in processing this application.

- | | |
|---|--|
| <input type="checkbox"/> 1. Latest month's bank statement
This must show a full month's history including mortgage payment and salary credit(s) | <input type="checkbox"/> 6. Application fee (if applicable): <input type="text" value="£"/> |
| <input type="checkbox"/> 2. Current lender's latest annual statement (for all mortgages and secured loans) | <input type="checkbox"/> 7. Date of entry: <input type="text"/>
(Scotland only) |
| <input type="checkbox"/> 3. Latest month's pay slip (and P60 if bonus/ commission applicable) | <input type="checkbox"/> 8. For buy-to-let cases, evidence from one reputable letting agent of potential rent or sight of existing tenancy agreement |
| <input type="checkbox"/> 4. Last two years' accounts or two years SA302s (if applicable) | <input type="checkbox"/> 9. Where more than one buy-to-let property is owned, an Asset & Liability Statement must be completed |
| <input type="checkbox"/> 5. Valuation/Homebuyers/Building Survey fee: <input type="text" value="£"/> | <input type="checkbox"/> 10. Additional information sheet(s) attached (if required) |

Please also supply items listed 2 to 4 for guarantors

(Note: Originals must be enclosed unless copied and certified by intermediary)

Full name of intermediary (block capitals):

Name & address of office based at:

Email address:

Telephone number:

Fax number:

Network under which you are submitting this application:

Network FSA reference number:

Company FSA reference number:

Mortgage club for procuration fees to be paid:

Name of your Skipton Intermediary Sales Manager:

Network sticker if applicable (If no sticker please attach appropriate Submission Sheet)

If a Decision in Principle has been obtained please supply reference number:

(Note: ● All Society literature is available on the intermediary website. You should ensure the applicant is provided with copies where appropriate. A Tariff of Charges must be provided on request.

- Visit skipton-intermediaries.co.uk to use our case tracking facility.
- It is vital you provide your email address in order for us to notify you that you can access a copy of the mortgage offer)

Data Protection Notice

For the purposes of the Data Protection Act 1998 the Society will be the data controller responsible for the processing of your data in relation to your mortgage application, including any related insurance information contained within this application (household, mortgage payment protection, and other protection policies such as life cover), the ongoing operation of your mortgage account information contained within this application (if your application is approved), assessment of the performance of your account and, after the redemption of your 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. Any change in circumstances after this form has been completed must be disclosed to the Society, and where this changes your requirements you will be asked to confirm this in writing.

1. APPLICANT DETAILS FIRST APPLICANT SECOND APPLICANT

(Note: If you proceed with a mortgage with the Society after receiving a KFI, the First Applicant will be the person named first in the Society's records in respect of the mortgage. Only the first named will be entitled to voting rights in respect of the mortgage subject to being a borrowing member. Please note that bodies corporate cannot be borrowing members)

(Note: Please ensure you provide all details marked * to enable a credit check to be carried out. Without them your application cannot be processed)

*Surname & title: (eg Mr/Mrs/Miss/Ms/other)		*Title		*Title		
*First name(s):						
*Any previous name(s):						
*Date of birth: (dd/mm/yy)	/	/	NI number	/	/	NI number
Nationality/town & country of birth:						
Marital status/ civil partnership status:						

Are you an existing customer of the Society? Yes No Yes No

If Yes, please enter one of your account numbers:

*Current address: (if less than 3 years, please give all addresses during this period and length of time at each address within Additional comments).	
*Postcode	*Postcode
Years Months	Years Months

Are you a first time buyer? Yes No Yes No

Residential status: Owner Tenant Living with others Owner Tenant Living with others
Living with parents Living with parents

Telephone number:	Home	Work		Home	Work	
	Mobile			Mobile		
	Email			Email		
	Preferred method of contact (except email)			Preferred method of contact (except email)		
	Preferred time of contact			Preferred time of contact		

Other occupiers of the mortgaged property

Will there be any persons who will reside in the mortgaged property on completion of the mortgage with/other than the applicants?
If Yes, enter details below. If more than two people, please provide further details within Additional comments.

Title	Surname	First names	Relationship	Occupation	Date of birth
					/ /
					/ /

(Note: Non-borrowing occupiers over the age of 17 may be required to complete a Form of Consent to the mortgage)

2. EMPLOYED APPLICANT DETAILS

FIRST APPLICANT

SECOND APPLICANT

What is your occupation?

Full-time
 Part-time
 Retired
 Student
 Other

*What is your annual gross basic income?

*Any guaranteed bonus/overtime?

*Any non-guaranteed bonus/overtime?

(Note: You will need to provide the original of your latest month's bank statement, your latest payslip and your last P60)
 Please provide details of any other income in additional comments.

Current employer details:

Name of employer	Name of employer
Address	Address
Postcode	Postcode
Employer's tel	Employer's tel
Employer's fax	Employer's fax

How long have you been with your current employer? Yrs Mths

How long have you been in your current role? Yrs Mths

Is your current employment permanent? Yes No

If No, please provide details within Additional comments

Is this a family business? Yes No **If Yes, you will need to supply a letter from the accountant confirming details of employed income**

If you hold any shares in the company, please confirm % shareholding. Please supply name and address of your accountant on the next page.

3. SELF-EMPLOYED APPLICANT DETAILS

FIRST APPLICANT

SECOND APPLICANT

If you are self-employed, please complete the next four questions.
(Note: You will also need to provide your last two years' accounts for all self-employed earnings and your latest personal bank statement.)

What is your trading name and address?

Postcode

Tel Fax

What is your percentage shareholding/share in partnership? %

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

*Net profit last year:

*Net profit previous year:

FIRST APPLICANT

SECOND APPLICANT

Name and address
of your accountant:

Postcode		Postcode	
Tel	Fax	Tel	Fax

4. CURRENT MORTGAGE DETAILS

FIRST APPLICANT

SECOND APPLICANT

*Do you have another mortgage or secured
loan or any other loans outstanding?Yes No Yes No If Yes, enter details below and indicate if the loan will be repaid on or before completion of your mortgage
(where more space is required please provide further details within additional comments box).

*Secured loans (including mortgages and any buy-to-lets)

(Note: You will need to provide your latest annual statement(s) for any secured loans/mortgages)

Lender (eg Skipton Building Society)	Applicant 1/2/joint	Address against which loan is secured – number, road name and postcode essential	Account number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?	Repayment type
					£	£		
					£	£		
					£	£		

Have you ever had a mortgage or loan application refused?

Yes No Yes No Have you ever had a County Court Judgement for debt or
a loan default registered?Yes No Yes No Have you ever been declared bankrupt or made an
arrangement with creditors?Yes No Yes No Have you ever entered into any arrangements with your
creditors or are you party to a voluntary arrangement?Yes No Yes No Have you had a court order/deed made against you for
debt or is there any such action pending?Yes No Yes No Have you ever (voluntarily or otherwise) had a property
repossessed by a lender or entered into any
arrangements for mortgage arrears?Yes No Yes No

If Yes to any of the above, enter details, enter 1st/2nd/joint to indicate if applicable to 1st, 2nd or joint applicant(s).

Please provide further details within Additional comments.

1st/2nd/joint	Type	Date	Amount	Satisfied?
			£	
			£	

*Unsecured loans/credit cards (Where more space is required please provide further details within additional comments)

Lender	Applicant 1/2/joint	Address against which loan is secured – number, road name and postcode essential	Account number	Outstanding term	Outstanding balance	Monthly payment	To be repaid?
					£	£	
					£	£	
					£	£	

5. INCOME AND EXPENDITURE ANALYSIS

FIRST APPLICANT

SECOND APPLICANT

Please complete all areas below as accurately as possible. These fields are a mandatory requirement. *Future Payments should represent the expected outgoings associated with the new property. They should be realistic i.e property size.

	Current Payment £	Is payment monthly? Y/N	Expected future payment £	Current Payment £	Is payment monthly? Y/N	Expected future payment £
Gross income per Month						
Net income per Month (if variable, average of the last 6 months)						
Household Expenses per month						
Mortgage Payment – residential property						
Service Charges						
Mortgage Protection						
House & Contents Insurance						
Heating eg gas/oil etc						
Electric						
Water						
Council Tax						
Telephone – landline						
Internet						
TV Licence						
Satellite						
Food & Groceries						
Extended Warranties eg laptops/appliances						
Individual Expenses per month						
Rent						
Loan						
Life Cover/Term Assurance						
Associated to Other Mortgage(s) eg buy-to-let/guarantor etc						
Maintenance						
Child Support Payments eg CSA						
Child Care eg out of school clubs/holiday clubs						
Nursery/Childminder Fees						
Private School/Tuition Fees						
Pension Contribution						
Health Insurance eg HSA/BUPA						
Other Insurances eg mobile phone						
Telephone – mobile (contract or pay as you go)						
Other regular commitments eg gym/entertainment/holidays/clothes						
Credit Cards						
Store Cards/Mail Order						
Car Insurance						
Car Costs/Travel						
Savings						
Total Outgoings						
Net Disposable Income After Outgoings						

7. LOAN REQUIREMENTS - CONTINUED

Buy-to-let only

Anticipated monthly rental income: £

Is the property furnished? Yes No Unfurnished? Yes No

Will the property be let on a multiple occupancy basis? Yes No

If Yes, please confirm number of tenants:

If buy-to-let portfolio exists, please advise of rental income figure currently being received from all properties

Total number of properties in portfolio:

REMORTGAGES ONLY

How long have you had your current mortgage on this property?

	Years	Months
--	-------	--------

How long have you owned this property?

	Years	Months
--	-------	--------

(Note: If less than six months for either of the above questions, please provide further details within Additional comments)

Is the property unencumbered? Yes No If Yes, for how long?

	Years	Months
--	-------	--------

(Note, if ten years or more, then search and other charges may be incurred)

How much of the new loan is required for: Home improvements £

Capital raising provide details within Additional comments £

Repayment of outstanding mortgages £

Repayment of existing loans for home improvements £

Debt consolidation provide details within Additional comments £

Self-build only

Purchase price of the land (or estimated value if a remortgage): £

Initial loan amount required: £

Estimated final value: £

Have you submitted a Fee Payment Authority with this form? Yes No

(Note: The valuation fee will be based on the estimated final value)

If Yes, is it attached? Yes No

Total loan amount required: £

Estimated build costs: £

Who will certify the build? ie NHBC architect:

Access details

Who should the valuer contact to gain access to the property? For Scottish cases, which valuer should we contact for a transcript of the valuation?

Name:

Daytime tel no:

Selling agent:

Type of report required

Mortgage Valuation Homebuyers Building Survey

Is valuation fee to be collected by debit card? If Yes, contact will be made at your preferred time. Yes No

(Note: For full fee scales, see skipton-intermediaries.co.uk)

Will any part of the property be used for purposes other than your own residence? Yes No

If Yes, will your residential use exceed 40%? Yes No

(Please supply further details within additional comments box, detailing the purpose for which the property will be used)

Is vacant possession of the property being obtained on completion of the purchase and/or mortgage? Yes No

Do you intend to occupy the property immediately on completion? Yes No

If No, please supply further details within additional comments.

If buy-to-let, will any occupier be a family member? Yes No

If Yes, please supply further details within additional comments, including their relationship to you.

Is the loan wholly or predominantly for the purposes of a business carried on by you or intended to be carried on by you? Yes No

If Yes, please supply details of business purpose and amount of loan to be used for business purposes within additional comments.

7. LOAN REQUIREMENTS - CONTINUED

- Will you be providing all of the monies required in addition to this loan to enable you to purchase the property? Yes No
If No, please supply further details within additional comments box.
- Will any additional borrowing be secured against the property by a second charge? Yes No
- Will the loan be for the direct financial benefit and advantage of all applicants? Yes No
If No, please supply further details within additional comments box.

8. CONVEYANCER DETAILS

Are you taking advantage of the Skipton Home Conveyancing Scheme? Yes No

If Yes, you will be allocated an SHCS conveyancer when your application is processed. Ticking the box confirms your instructions to the allocated firm.

Name and address of firm:

Postcode

(Note: If no, you should check whether your conveyancer is on the Society's panel. If not, the Society will instruct a separate conveyancer to act for it, and two sets of costs may be incurred for which you will be liable)

Name of person acting:

Telephone number:

Email address:

(Note: It is vital you obtain the email address from your conveyancer, in order for us to notify them that a copy of the mortgage offer can be accessed)

9. SELLERS CONVEYANCER DETAILS

If you are purchasing a property please provide the sellers conveyancer details.

Name and address of firm:

Postcode

Name of person acting:

Tel number (inc code):

Email address:

10. INSURANCES

Mortgage payment protection insurance (not available on buy-to-let)

We strongly recommend you insure against the inability to meet your mortgage payments through accident, sickness or unemployment.

Please tick one of the following:

Cover understood but not required Cover arranged elsewhere Please contact me for a quote

HOUSEHOLD INSURANCE

Skipton Building Society is able to offer a household product that provides protection for your buildings and contents, together with the flexibility to add optional covers to suit different or changing lifestyles.

Please contact me for a quote Cover arranged elsewhere

Contact details for insurance quotes

If you have indicated that you require a quote from the Society, please tick below which of the contact numbers provided in this application form you would prefer us to use:

Home Work Mobile

11. GENERAL AND MEMBERSHIP DECLARATIONS - PLEASE READ CAREFULLY

(Note: For Scotland all references to 'mortgage' also include 'security')

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

If I am an individual I apply to be a Borrowing Member according to the Rules of the Society, copies of which are available from the Society's Principal Office or any branch. If this is a joint application by individuals I understand that the First Applicant will be the person named first in the Society's records in respect of the mortgage and will be the Representative Joint Borrower according to the Rules (provided that individual is a Borrowing Member). I understand that if I am a Body Corporate or am applying as a bare trustee (or in Scotland as a simple trustee) for a Body Corporate, that a Body Corporate cannot be a Borrowing Member of the Society and so no person will enjoy voting rights in respect of the mortgage under the Rules.

I consent to the Society 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. If I am a Borrowing Member at that time I acknowledge that such a transfer will lead to the termination of my borrowing membership of the Society and the loss of my rights as a Borrowing Member of the Society.

I declare that:

- I am over 18 years of age;
- there are no existing loans or mortgages in my name with the Society or any other lender other than declared on this application form;
- 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 Act 1974 or the Rehabilitation of Offenders Act (Northern Ireland) Order 1978;
- 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 the Society immediately.

Application costs and mortgage report and valuation

I acknowledge that:

- the Society reserves the right to reject my application without giving any reason;
- a report and valuation on the property will be prepared by an external valuer. I understand that the report is a valuation for the Society only. This is a limited report and is not a Homebuyers or Building Survey. The Society is not an agent of the valuer or firm of valuers ('the valuer') and I am making no agreement with the valuer. Neither the Society 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 report and valuation if supplied will be without any acceptance of responsibility to me on the part of the valuer or the Society, even if the valuer is negligent in relation to the report and valuation.
- In some circumstances the Society will only instruct an automated valuation for its own lending purposes and no inspection of the property will be carried out. I understand I can place no reliance on this and it is my own responsibility to arrange for any valuation report or inspection I may require for my own purposes.

Your Personal Data

I consent to the Society using and disclosing the information contained in my application form and about my account in the following ways:

- passing the report and valuation to any other firm of valuers or surveyors if any further inspection or re-valuation is required at any time;
- using particulars in this 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 the Society'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 the Society passing the same to any transferee, potential transferee, guarantor, potential guarantor of the mortgage or their legal or mortgage intermediary;
- 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 the Society;
- 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 the Society'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 the Society following formal demand, being passed to a credit reference agency;
- (in the event the property to be mortgaged is repossessed by the Society) information being passed to a credit reference agency;
- for registration on the arrears and possessions register maintained by the Council of Mortgage Lenders;
- 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 the Society 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. The Society will use credit scoring methods to assess this application and to verify my identity. The Society 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 the Society 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;
- using my information to help develop and improve the products and services offered to me and other customers. The Society may also share information with other companies within the Skipton Building Society Group to help provide me with a high standard of service, (for example administrative purposes).
- to prevent or detect fraud, or to assist in verifying my identity, the Society may make searches of Group records and at fraud prevention agencies who will supply information. The Society may also pass information to financial and other organisations involved in fraud prevention to protect it and its customers from theft and fraud. The Society, members of the 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 Compliance Department, Skipton Building Society, The Bailey, Skipton, North Yorkshire BD23 1DN, or from [skipton.co.uk](https://www.skipton.co.uk).
- Passing relevant information to insurers in connection with any application for household mortgage payment protection and other protection policies such as life cover.

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

11. GENERAL AND MEMBERSHIP DECLARATIONS - CONTINUED - PLEASE READ CAREFULLY

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 the Society 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 access

I understand that:

- with limited exceptions I can request in writing, upon payment of a fee, details which are held about me by the Society.
- I have the right of access to my personal records held by credit and fraud agencies. The Society will supply their names and addresses upon request.

Marketing consent

I consent to receiving details of other products and services and confirm that I understand that:

- I can request **not** to receive any details from the Society about its own or Skipton Building Society Group products by writing to it at The Bailey, Skipton BD23 1DN, or by ticking this box: Applicant 1 Applicant 2
- the information provided in this application may be shared by the Society with other companies within the Skipton Building Society Group (a list of which is available on request) for marketing purposes. I understand that I may request the Society **not** to share my personal details with these companies by writing to it at The Bailey, Skipton BD23 1DN, or by ticking this box: Applicant 1 Applicant 2
- I can request **not** to receive any details by telephone about the Society's products by writing to it at The Bailey, Skipton BD23 1DN at any time, or by ticking this box: Applicant 1 Applicant 2
- I consent to receiving details of the Society's products and services by email: Applicant 1 Applicant 2

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.

I understand a Tariff of Charges is available on request.

12. SIGNATURE AND AUTHORITY TO OBTAIN REFERENCES/INFORMATION AND PROCESS DATA

Please ensure you have carefully read all the declarations on pages 9, 10 and 11 before signing below.

It is important that you read and understand the section entitled 'Your Personal Data' and 'Marketing Consent'. By signing this application, you agree that we can use your information as described.

If you have any questions please ask your adviser.

I hereby authorise and request you to provide Skipton Building Society with any information they may require.

Signature(s) of Applicant(s):

(dd/mm/yy)

(dd/mm/yy)

1.	Date	/	/
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2.	Date	/	/
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Declaration for exemption relating to businesses

I am/We are entering this agreement wholly or predominantly for the purposes of a business carried on by me/us or intended to be carried on by me/us.

I/We understand that I/we will not have the benefit of the protection and remedies that would be available to me/us under the Consumer Credit Act 1974 if this agreement were a regulated agreement under that Act.

I/We understand that this declaration does not affect the powers of the court to make an order under section 140B of the Consumer Credit Act 1974 in relation to a credit agreement where it determines that the relationship between the creditor and the debtor is unfair to the debtor.

I am/We are aware that, if I am/we are in any doubt as to the consequences of the agreement not being regulated by the Consumer Credit Act 1974 I/we should seek independent legal advice.

Signature(s) of Applicant(s):

(dd/mm/yy)

(dd/mm/yy)

1.	Date	/	/
----	------	---	---

2.	Date	/	/
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(Note: Do not forget to complete the Direct Debit mandate at the end of this form)

Additional comments

DIRECT DEBIT MANDATE

It is a condition of any mortgage offer that your monthly payments are made by Direct Debit. Please complete all sections of the following form.

The first full monthly payment will be collected on the first of the month following completion of your mortgage. Interest from the date of completion until the end of the month will not be collected by Direct Debit and is payable separately.

If your bank/building society rejects an application from Skipton Building Society for payment by Direct Debit, a fee will be charged and debited to your account in accordance with the Tariff of Charges.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Skipton Building Society will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Skipton Building Society or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.



Instructions to your bank or building society to pay Direct Debits

Please complete the whole of this form



Originator's identification number

9 9 5 4 1 6

1. Please write the name and full postal address of your bank or building society branch in the space below:

To: The Manager	Bank/Building Society
Address	
Postcode	

4. Bank or building society account number:

--	--	--	--	--	--	--	--	--	--

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2. Name(s) of account holder(s):

Surname	Initials	Title
Surname	Initials	Title

3. Branch sort code (from the top right hand corner of your cheque book)

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6. Instructions to your bank or building society:

Please pay Skipton Building Society direct debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Skipton Building Society and if so, details will be passed electronically to my bank/building society.

Signature(s)
Date / /

Banks and building societies may not accept Direct Debit instructions for some types of account.
Skipton Building Society, The Bailey, Skipton BD23 1DN

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

Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN
Telephone number: 0800 7076009*
Fax: 01756 705714

skipton.co.uk

Skipton Building Society is a member of the Building Societies Association.
Skipton Building Society is authorised and regulated by the Financial Services Authority under registration number 153706 for accepting deposits, advising on and arranging mortgages and insurance.
*To help maintain service and quality, some telephone calls may be recorded and monitored.

mutual**matters**

