



Expatriate Application Fee

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

- Fixed **£1,999** Application Fee, **£999** for remortgages. 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 surname followed by initials

- The application fee includes provision for a single valuation and Skipton's legal costs associated with the purchase or remortgage of a UK Buy to Let property. This fee covers a single valuation. For re-inspection or a home buyers report, a further fee (available upon request) will be applicable. All valuations are arranged by Skipton.
- The application fee covers purchases and remortgages for the acquisition of 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 'Agreement in Principal' is not provided within 3 months of submission of the application – a full refund will be given.
 - ii) If application does not proceed due to the valuation result being unacceptable to Skipton, **£1,500** will be refunded for purchases and **£500** for remortgages.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