

# Welcome to Skipton Building Society for Intermediaries



“Our job is to make your role easier and we’ll do whatever we can to make that happen. In fact, we’ve created an entire proposition around it, and a list of actions dedicated to it, called Making Things Easier for You. You can read about how we’re Making Things Easier for You in this booklet, but you’ll also see it put into practice when you work with us - which we hope will be very soon.”

Paul Fenn,  
Director of Business Development, Skipton  
Building Society.

For more information visit [skipton-intermediaries.co.uk](https://skipton-intermediaries.co.uk)

# Making things easier for you

We provide a variety of services and tools designed to make things faster, easier and better for you. You can talk to real people who can make decisions. You can phone, email, web chat or video call us. You can use our online tools around the clock, and get practical support from your local BDM or TBDM.



**You can rely on our common sense, straightforward approach to lending**



**You can talk to our underwriting team if you need to**



**We'll aim to review any extra documents requested at initial underwrite within 24 hours**



**You'll be supported by a network of dedicated BDMs**



**We combine technology with the human touch, to make our mortgage process more efficient for you**



**Your feedback helps us to make our service work better for you**



**You can reach us on web chat for case updates and new enquiries**



**You'll receive clear, timely communications**

# Products

Some of our mortgage products offer free legal fees, and there are no application fees on any of our products.



Residential



Buy to Let



Purchase



Remortgage



Retention



Help to Buy  
Equity Loan



Help to Buy  
Shared Ownership



New Build



Additional  
Borrowing



Scottish Lift  
Scheme



First Homes  
Scheme

## Key criteria

Your feedback helps shape our lending criteria. Here are some of the things we've introduced as a direct result of what you told us you want from a lender.

### VISA income

We accept applicants on a VISA and use their income (maximum 75% LTV).

### Flats policy

We've simplified our flats lending criteria including 90% LTV for all flats (New Build and non-New Build) with the exception of Shared Ownership and First Homes England cases (where the max LTV for new build flats is 95%).

### New Build

We offer 9+3 months, which means your client is able to keep the mortgage offered for longer, with and extension if payslip/bank statement is produced. Plus we offer up to 95% LTV on New Build houses.

### Contractors

Our self-employed contractor's policy will now assess their daily contract rate x 5 x 48 weeks.

### Joint Borrower, Sole Proprietor applications

On Joint Borrower, Sole Proprietor applications we will accept up to four applicants and all four incomes.



“We are an intermediary-led lender and our aspiration is to remain this way, by continuing to invest in both our people and processes with the broker and your client at the heart of our decision making. We aim to harness the power of data and the latest innovative technology to create outstanding experiences for you and your clients in the moments that matter.”

Charlotte Harrison  
Head of Mortgage Products

# Useful information

Visit our website for guides, tips and forms to help you and your clients.

Take a look at some of the other ways we're Making Things Easier for You.

## Procuration fees

We pay you a procuration fee on both our Residential and Buy to Let products, plus we also pay a procuration fee on product transfers and Additional Borrowing.

## No charge for a valuation

We won't charge for valuing the property for mortgage purposes where the property is worth less than £1.5 million, which is instructed on day one.

## Online affordability calculator

Our online affordability calculator could give your client an indication as to how much they might be able to borrow.

## Soft DIP credit search

Our online Decision in Principle (DIP) includes a 'soft' search, so it won't affect your client's credit score.

## Accountant's Certificate

The certificate is now available on our website and could save the hassle of dealing with SA302s, tax returns, tax overviews and full accounts.

## Continuous employment

Our lending criteria only requires a borrower to have been in continuous employment for six months – we're okay with a probation period.

## Minimum submission

Providing a fully packaged case first time will significantly improve the time-to-offer and help our underwriters.

Here's a checklist of everything we'll need:

- ✓ latest P60 (if using additional income)
- ✓ latest month's payslip (if employed)
- ✓ latest full month's bank statement showing salary credit
- ✓ Accountant's Certificate OR two years' full signed accounts OR two years' SA302s and one year of accounts if self-employed
- ✓ any other fees your client has opted to pay up front
- ✓ evidence of retirement income, if the term takes your client into retirement.

## Introducing eMortgages

eMortgages is designed to help you submit and manage your cases. To submit a case with us, you'll need to be registered with our eMortgages system which you can do through our website.

## Don't miss a thing

Be among the first to find out about policy changes, new criteria, service improvements and more by subscribing to our broker bulletins on our website.

Visit [skipton-intermediaries.co.uk](https://skipton-intermediaries.co.uk)

Get in touch your way

 **0345 601 6683**  **bdmsupport@skipton.co.uk**

 **Web chat**  **Video call**  **Twitter**