



**For Intermediaries**

# Welcome to Skipton Building Society for Intermediaries



“We think your job should be easier. That’s why we have a wide range of products to help give you and your clients more options. It’s why we’re dedicated to great service that saves your time and energy. It’s why we’ve invested so heavily in technology to help speed up the simple stuff. We’re laying the foundations to support you in helping more people on to, and up the property ladder.”

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

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

# Mortgages. Made. Easier.

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

**Most of our remortgage products offer a fee assisted standard legal conveyancing service with Skipton Home Conveyancing Service, 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 90% 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 an 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.



**“As an intermediary-led lender, we continue 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.”**

Charlotte Harrison  
CEO of Home Financing

# Useful information

Take a look at some of the other ways we're Mortgages. Made. Easier.

## 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, Additional Borrowing and porting.

## 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. Some cases may be picked up by Auto Income Verification - therefore only send what is requested.

- 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.

## Mortgages. Made. Easier.



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



Find your local BDM [here](#)



Call **0345 601 6683**

8:30am - 6pm Monday to Thursday, 8:30am - 5:30pm Friday.



Web Chat

8.30am - 6pm Monday to Thursday, 8.30am - 5.30pm on Friday and 9am - 12pm on Saturday.

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