

Declaration of Source of Wealth and Source of Funds

Source of Wealth

Source of Wealth describes the origin of all the financial assets an individual has accumulated over their lifetime. Source of Wealth is distinct from Source of Funds, which is the activity undertaken to derive a particular tranche of funds.

Estimated total net worth

Breakdown of asset type-

Cash:

Investments:

Property:

Business Ownership:

Other: (please include details)

Please provide details regarding your source of wealth, reporting all relevant information such as earnings, dividends, income, Inheritance, which need to be expanded in line with the below guidance:

Your description should include details of the act(s) that has generated your total net worth including your assets and property (e.g. inheritance combined with savings from salary as CEO of [name of company] for the last [X] years).

Note that simple answers such as 'Salary', dividends', 'sale of property' are generally not acceptable. Please see Appendix 1 for examples of documentary evidence that may be required.

Please confirm all country connections where your overall wealth has been generated

We may need to request additional documentary evidence to support and verify the above information provided to us in relation to the source of wealth and source of funds. If this is the case you will be informed accordingly.

Source of Funds

Please provide full details of the activity that has generated the funds which are to be invested with Skipton International or used as a deposit towards your property purchase (e.g. savings from earned income, business activities, insurance pay out, sale of property, dividends). Please see Appendix 2 for examples of documentary evidence required.

Total amount of investment/deposit in Sterling (£) or US Dollars (\$)

Full details:

Please confirm all country connections where your funds have been generated

Signature of Applicant(s) / Account Holder(s)

I/we confirm that the above information is accurate and complete.

Print Name

Signature(s)**

Date

Print Name

Signature(s)**

Date

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Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). Further information and a leaflet about the Scheme are available at: Website: www.dcs.gg. Deposits made with Skipton International Limited are not covered by the Financial Services Compensation Scheme established under the UK Financial services and Markets Act 2000. To maintain service and quality, telephone calls may be recorded.

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Please only provide documentary evidence upon request

Appendix 1 Source of Wealth:

<u>Source</u>	<u>Documents Required</u>
Business ownership/Business Profit	Financial statements, companies registry extract, proof of ownership such as detail of shareholding etc and details of other shareholders, dividends received
Inheritance	Copy of will, signed letter from Solicitor, Grant of Probate or letter from Executor, supporting information such as source of wealth of the deceased, date of birth and former occupation(s)
Employment	Latest copy of C.V., supported by evidence such as employment contracts, historic salary and bonus information
Lottery/Gambling Win	Evidence from the lottery company, cheque or a winnings receipt
Divorce settlement	Copy of Court order or Judicial separation agreement
Pension settlement or surrender of a life assurance policy	Closing statement or letter from policy provider, supporting information as to source of funding to the pension

Appendix 2 Source of Funds:

<u>Source</u>	<u>Documents Required</u>
Savings	Last three months bank statements demonstrating build up of deposit /capital repayment /gifted monies
Investments	Statement from investment provider showing last three months portfolio valuation
Sale of Property	Copy of contract of sale/settlement statement
Equity release from existing property	Mortgage agreement/offer letter
Inheritance	Certified copy of will, signed letter from solicitor, Grant of Probate or a letter from Executor. Supporting information such as source of wealth of the deceased, date of birth and former occupation(s)
Pension settlement or surrender of a life assurance policy	Closing statement or letter from policy provider, supporting information as to source of funding to the pension
Business ownership/Business Profit	Financial statements, companies registry extract, proof of ownership such as detail of shareholding etc and details of other shareholders, dividends received
Divorce	Copy of court order or judicial separation agreement
Other court award (e.g. compensation)	Court order signed letter from solicitor/advocate
Lottery / Gambling win	Evidence from the lottery company, cheque or a winnings receipt
Gift	Fully completed and signed Skipton International gift letter will be required as well as relevant evidence of such fund