

Financial Services and Markets Act 2000
Independent Financial Advisers and mortgage brokers are required to have proper regard for a client's best interests in any advice given. They must therefore do their utmost to ensure that they are aware of your financial circumstances so that their advice is the most suitable for your needs. The questions here have been specifically designed to help your adviser provide advice that meets your needs. If, for any reason, you decline to answer any, or all the questions or, if you fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be best advice, as it can only be based on the information provided in this document.

CONFIDENTIAL FACT FIND

Date completed: Key Ref:

Personal details:

	Applicant 1:	Applicant 2:
Title:	<input type="text"/>	<input type="text"/>
First name/s:	<input type="text"/>	<input type="text"/>
Surname:	<input type="text"/>	<input type="text"/>
Previous or maiden name:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Gender:	<input type="text"/>	<input type="text"/>
Married/civil status:	<input type="text"/>	<input type="text"/>
Nationality:	<input type="text"/>	<input type="text"/>
Country of residence:	<input type="text"/>	<input type="text"/>
Country of birth:	<input type="text"/>	<input type="text"/>
National insurance no.:	<input type="text"/>	<input type="text"/>
Relationship to other applicant:	<input type="text"/>	<input type="text"/>

Dependants:

Dependant of:	Full name:	Date of birth:	Relationship:	Living with you:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Home address and contact details:

	Applicant 1:	Applicant 2:
Full address & postcode:	<input type="text"/>	<input type="text"/>
Do you own this property? <input type="checkbox"/>	Are you on the electoral role? <input type="checkbox"/>	Are you selling this property? <input type="checkbox"/>
Do you rent this property? <input type="checkbox"/>	Live with parents? <input type="checkbox"/>	When did you move in? <input type="text"/>
Home telephone no.:	<input type="text"/>	<input type="text"/>
Work telephone no.:	<input type="text"/>	<input type="text"/>
Mobile telephone no.:	<input type="text"/>	<input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>

If you have lived in your main residence for less than three years lenders will request three years address history. Use notes if you need more room.

Previous address:	Date moved in:	Date moved out:
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Health questions:

Are you in good health? Applicant 1: Are you a smoker of have you used nicotine products or e-cigarettes in the last 12 months? Are you in good health? Applicant 2: Are you a smoker of have you used nicotine products or e-cigarettes in the last 12 months?

Credit profile:

	Applicant 1:	Applicant 2:
Have you ever had a mortgage or loan application refused?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a judgement for debt, or a loan default registered against you?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been declared bankrupt or made an arrangement with your creditors?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever failed to keep up your payments under any previous or current mortgage, rental or loan agreement?	<input type="checkbox"/>	<input type="checkbox"/>

You should check your credit record on a regular basis.

Employment:

Salaried employees: (including directors who hold less than 20% shareholding in the company)

	Applicant 1:	Applicant 2:
Occupation, job title, or job description:	<input type="text"/>	<input type="text"/>
Full time / part time:	<input type="text"/>	<input type="text"/>
Date employment commenced:	<input type="text"/>	<input type="text"/>
Name of your employer:	<input type="text"/>	<input type="text"/>
Address and postcode of your employer:	<input type="text"/>	<input type="text"/>
Type of business / industry:	<input type="text"/>	<input type="text"/>

Self employed sole practitioners & partnerships

Occupation, job title, or job description:	<input type="text"/>	<input type="text"/>
Full time / part time:	<input type="text"/>	<input type="text"/>
Date business commenced:	<input type="text"/>	<input type="text"/>
Name of your business:	<input type="text"/>	<input type="text"/>
Address and postcode of the business:	<input type="text"/>	<input type="text"/>
Type of business / industry:	<input type="text"/>	<input type="text"/>
Your share of the business: (if partnership)	<input type="text"/>	<input type="text"/>

Ltd company directors holding a 20% or greater shareholding in the company

Job title / job description:	<input type="text"/>	<input type="text"/>
Full time / part time:	<input type="text"/>	<input type="text"/>
Date of your appointment:	<input type="text"/>	<input type="text"/>
Company name:	<input type="text"/>	<input type="text"/>
Company number:	<input type="text"/>	<input type="text"/>
Registered company address & postcode:	<input type="text"/>	<input type="text"/>
Type of business / industry:	<input type="text"/>	<input type="text"/>
Your shareholding in the business:	<input type="text"/>	<input type="text"/>

Connected parties:

Provide the names of other directors connected with you & the business named above if relevant to any current or proposed application or business with us.

	Director 3:	Director 4:
Name of the director:	<input type="text"/>	<input type="text"/>
Job title / job description:	<input type="text"/>	<input type="text"/>
Their shareholding in the business:	<input type="text"/>	<input type="text"/>

Additional employment / 2nd job / additional business:

	Applicant 1:	Applicant 2:
Occupation / job title / job description:	<input type="text"/>	<input type="text"/>
Full time / part time:	<input type="text"/>	<input type="text"/>
Date employment / business commenced:	<input type="text"/>	<input type="text"/>
Name of business / employer:	<input type="text"/>	<input type="text"/>
Company number: (if applicable)	<input type="text"/>	<input type="text"/>
Address & postcode of business / employer:	<input type="text"/>	<input type="text"/>
Type of business / industry:	<input type="text"/>	<input type="text"/>
Shareholding / business share: (if applicable)	<input type="text"/>	<input type="text"/>

Previous employment:

If you have been in your current employment for less than three years, the lenders will require three years history. If you need more space use the notes.

	Applicant 1:	Applicant 2:
Occupation / job title / job description:	<input type="text"/>	<input type="text"/>
Full time / part time:	<input type="text"/>	<input type="text"/>
Date employment / business commenced:	<input type="text"/>	<input type="text"/>
Date employment / business ceased:	<input type="text"/>	<input type="text"/>
Name of business / employer:	<input type="text"/>	<input type="text"/>
Company number: (if applicable)	<input type="text"/>	<input type="text"/>
Address & postcode of business / employer:	<input type="text"/>	<input type="text"/>
Type of business / industry:	<input type="text"/>	<input type="text"/>
Shareholding / business share: (if applicable)	<input type="text"/>	<input type="text"/>

Income:

	Applicant 1:	Applicant 2:
Basic salary: (evidenced on payslips)	<input type="text"/>	<input type="text"/>
Guaranteed overtime / bonus	<input type="text"/>	<input type="text"/>
Regular overtime / bonus	<input type="text"/>	<input type="text"/>
Commission: (regular)	<input type="text"/>	<input type="text"/>
Directors dividends: (+20%SH) latest SA302	<input type="text"/>	<input type="text"/>
Directors dividends: (+20%SH) last year SA302	<input type="text"/>	<input type="text"/>
Net profit: (latest tax year)	<input type="text"/>	<input type="text"/>
Net profit: (previous tax year)	<input type="text"/>	<input type="text"/>
Net profit: (year before)	<input type="text"/>	<input type="text"/>
Landlords: (gross rental income latest year)	<input type="text"/>	<input type="text"/>
Current pension income:	<input type="text"/>	<input type="text"/>
Any other income: (provide detail in notes)	<input type="text"/>	<input type="text"/>
Total monthly take home pay:	<input type="text"/>	<input type="text"/>
Can all income be evidenced?	<input type="text"/>	<input type="text"/>

All income figures provided must be up to date, correct and provable if we are to provide accurate affordability assessments

Expenditure:

	Cost per month:	by Applicant 1:	by Applicant 2:	Paid jointly:
Current mortgage or rent:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurances:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pensions:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alimony:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance for dependents:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utilities: (gas, electric, water, other fuels)	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TV / satellite / broadband / telephone landline	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile phone:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Council tax:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food & living expenses: (clothing / personal / household)	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare & school fees:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ground rent & maintenance:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Essential travel costs: (commuting)	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional travel costs:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Holidays:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Socialising & leisure activities:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings & investments:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Totals:	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

These figures along with your stated income, assets & liabilities are used to assess your affordability levels in conjunction with the lender's calculators & criteria.

Assets:

Bank deposits, savings, shares, bonds, pension funds & investment property: (if you own three or more properties, please provide a portfolio spreadsheet)

	1	2	3
Owner:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Asset type:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross value:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net asset value:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual income:	<input type="text"/>	<input type="text"/>	<input type="text"/>
	4	5	6
Owner:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Asset type:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gross value:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net asset value:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provider:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Annual income:	<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities:

Unsecured debt: i.e. personal loans, credit cards, hire purchase, car finance.

	1	2	3
Owner:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Liability type:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount owed:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly payment:	<input type="text"/>	<input type="text"/>	<input type="text"/>
To be paid off early:	<input type="text"/>	<input type="text"/>	<input type="text"/>
	4	5	6
Owner:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Liability type:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount owed:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly payment:	<input type="text"/>	<input type="text"/>	<input type="text"/>
To be paid off early:	<input type="text"/>	<input type="text"/>	<input type="text"/>

Mortgages and secured loans:

If you own more than three mortgaged properties, please provide a copy of your portfolio spreadsheet.

	1	2	3
Owner:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account no.:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount owed:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Term remaining:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current interest rate:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly payment:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Repayment/interest only:	<input type="text"/>	<input type="text"/>	<input type="text"/>
To be redeemed?	<input type="text"/>	<input type="text"/>	<input type="text"/>
Redemption penalty:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Penalty end date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address & postcode of the property the loan is secured against:	<input type="text"/>	<input type="text"/>	<input type="text"/>

Personal & family protection:

We have access to professional advisers who can help ensure you, your family & your business are protected in these uncertain times.

	Comments:
Do you have a written will & is it kept in a secure place?	<input type="checkbox"/> <input type="text"/>
Has your will been reviewed within the last five years?	<input type="checkbox"/> <input type="text"/>
Do you have life insurance covering all outstanding debt?	<input type="checkbox"/> <input type="text"/>
Do you have adequate personal life insurance?	<input type="checkbox"/> <input type="text"/>
Do you have adequate accident/sickness insurance?	<input type="checkbox"/> <input type="text"/>
Do you have adequate critical / serious illness protection?	<input type="checkbox"/> <input type="text"/>
Would you like to discuss any of the above with a professional adviser?	<input type="checkbox"/> <input type="text"/>

Professional connections:

Details of connected parties to you or your business we, or the lenders may need to work with.

	Solicitor:	Accountant:	Tax adviser:
Contact name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business address & postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Office telephone no.:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile telephone no.:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Estate agent/sourcing agent	Financial advisers:	Mortgage broker:
Contact name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Business address & postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Office telephone no.:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile telephone no.:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>	<input type="text"/>

Bankers:

	Personal bank:	Business bank:	Savings/other bank
Bank name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account no./sort code:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank address & postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Office telephone no.:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile telephone no.:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>	<input type="text"/>

Needs & preferences:

Listed below are some of the products & services we offer, tick the boxes and comment on those of interest to you.

	Comments:
Mortgages / loans / personal & business protection: Flexible and/or offset arrangements:	<input type="checkbox"/> <input type="text"/>
Parental assistance / gifting / concessionary purchase:	<input type="checkbox"/> <input type="text"/>
Government assistance: (help to buy)	<input type="checkbox"/> <input type="text"/>
Right to buy: (ex-local authority property)	<input type="checkbox"/> <input type="text"/>
Foreign nationals & Ex pat mortgages:	<input type="checkbox"/> <input type="text"/>
Retirement & lifetime mortgages:	<input type="checkbox"/> <input type="text"/>
Buy to let: (investment property / let to buy loans)	<input type="checkbox"/> <input type="text"/>
Commercial loans & bridging finance:	<input type="checkbox"/> <input type="text"/>
Refurbishment & development finance:	<input type="checkbox"/> <input type="text"/>
Portfolio loans & rolling credit facilities:	<input type="checkbox"/> <input type="text"/>
Existing lender further advances & product transfers:	<input type="checkbox"/> <input type="text"/>
2 nd charge residential & commercial loans:	<input type="checkbox"/> <input type="text"/>
Personal & business Life / illness / sickness protection:	<input type="checkbox"/> <input type="text"/>
Business / landlord & personal guarantee insurance:	<input type="checkbox"/> <input type="text"/>

Notes:

Use this section to capture any information not provided in the Confidential Fact Find you feel we need to be aware of.

Disclaimer:

This Fact Find is designed to capture the information we need in order to offer advice to you. Advice will only be offered after you have read, accepted, and signed our terms of business. It will be used in conjunction with other forms and documentation requested which will vary according to the nature of your needs and enquiry. The advice given, will only be based on the information you provide in these documents or in writing to us after we have acknowledged receipt. Any advice we provide to you will be offered in good faith based on our understanding and knowledge of the marketplace. Any mortgage rates discussed or offered are not guaranteed, any quotes provided will only be valid on the day they are issued. Lenders criteria can change at any time; therefore, we cannot guarantee you will be accepted for any loan or mortgage based on this information and cannot be held responsible for any decisions made by any lender. All regulated firms will carry out their own background checks on the validity of any information provided and suspicious activity will be reported to the appropriate authorities.