

Client Fact Find

Strictly Confidential

In order that we may advise you regarding your financial planning requirements, it is essential that we obtain from you current and relevant information. Please therefore complete the following details as comprehensively as you are able. If you choose to omit various sections you should be aware that our advice will be based only on the limited information provided.

Basis of Advice:

Fact Find Details	
Fact Find completed	
Lead Source	
Adviser	
ID	
Limited Information from client?	
Advice Level	
Client Surname/s	

Personal Details

Personal Details	1st Applicant	2 nd Applicant
Surname		
Forename		
Title		
Date of Birth		
Employment Status		
Marital Status		
Previous/Maiden Name		
No. of Dependents		
Dependents Ages		
Nationality		
Country of Residence		
NI Number		
Planned Retirement Age		
Smoker?		

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.
This Firm is Authorised and Regulated by the Financial Conduct Authority registration number**

Address Details

Address Details	1st Applicant	2nd Applicant
Address Line 1:		
Address Line 2:		
Town:		
County:		
Postcode:		
Occupancy start date:		

Preferred Telephone:		
Telephone (Home):		
Telephone (Work):		
Telephone (Mobile):		
Telephone (Fax):		
Best Time to Call:		

e-mail address:		
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Future Contact Address:		
Previous Address #1		
Previous Address #2		

Are any children over the age of 17 still resident with you?	
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Tenancy Details (where applicable)	1st Applicant	2nd Applicant
Tenancy & Landlord details		

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Employment Details

Employment Details	1st Applicant	2nd Applicant
Employment Status:		
Permanent?		
Occupation:		
Start Date:		
Employer Details:		
Retirement Age:		

Previous Employment		
Previous Employment Status:		
Permanent?		
Occupation:		
Start Date:		
Employer Details:		

Additional Self-Employed Details		
Controlling Director?		
Shareholding		
Business Share		
Year 1 Profit		
Year 2 Profit		
Year 3 Profit		
Accountant details		

Additional Occupation Details		
Additional Occupation?		
Second Job description		
Second Job status		

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Income Details

Income Details	1st Applicant	2nd Applicant
Annual Income		
Guaranteed O/T		
Regular O/T		
Bonus/Commission		
Other Income 1		
Other Income 2		
Other Income 3		

Total Annual Income		
Total Monthly Income		

Joint Total	
JOINT Total Annual Income	
JOINT Total Monthly Income	

Documents Requested/Received

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Expenditure Details

1st Applicant						
Loans & Cards						
LOANS						
Description/Lender	Balance	Mth Payment	<12 mth?	Add to Loan?	Secured?	Term

CARDS				
Description/Lender	Balance	Mth Payment	<12 mth?	Add to Loan?

Maintenance		
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Existing Monthly Mortgage Premium (for Secured Loans ONLY)	
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Total Balance and Monthly Payments	
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Relevant Monthly Payments (i.e. not added to loan, not < 12mths)	
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Other Monthly Outgoings		
Description	Mth Payment	Include in Disposable Income Calculation?
Mortgage/Rent		
Council Tax		
Heating (Gas, Electric, Other)		
Water		
Communications (Landline, Mobile, Internet)		
Housekeeping (Food and Washing)		
Home Insurance		
Services (Ground Rent / Maintenance)		
Essential Travel (Inc. to work / school)		
Clothing		
Household Goods (Furniture, Appliances, Repairs)		
Personal Goods (Toiletries / cosmetics etc.)		
Recreation (TV, Social, Non-essential travel etc.)		
Childcare		
Other1		
Other2		
Total other monthly expenditure		
Relevant other monthly expenditure (i.e. included in disposable income calculation)		

Totals	
Grand Total monthly expenditure	
Grand Total relevant monthly expenditure (i.e. included in disposable income calculation)	

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2 nd Applicant						
Loans & Cards						
LOANS						
Description/Lender	Balance	Mth Payment	<12 mth?	Add to Loan?	Secured ?	Term

CARDS				
Description/Lender	Balance	Mth Payment	<12 mth?	Add to Loan?

Maintenance		
Existing Monthly Mortgage Premium (for Secured Loans ONLY)		
Total Balance and Monthly Payments		
Relevant Monthly Payments (i.e. not added to loan, not < 12mths)		

Other Monthly Outgoings			
Description		Mth Payment	Include in Disposable Income Calculation?
Mortgage/Rent			
Council Tax			
Heating (Gas, Electric, Other)			
Water			
Communications (Landline, Mobile, Internet)			
Housekeeping (Food and Washing)			
Home Insurance			
Services (Ground Rent / Maintenance)			
Essential Travel (Inc. to work / school)			
Clothing			
Household Goods (Furniture, Appliances, Repairs)			
Personal Goods (Toiletries / cosmetics etc.)			
Recreation (TV, Social, Non-essential travel etc.)			
Childcare			
Other1			
Other2			
Total other monthly expenditure			
Relevant other monthly expenditure (i.e. included in disposable income calculation)			

Totals	
Grand Total monthly expenditure	
Grand Total relevant monthly expenditure (i.e. included in disposable income calculation)	

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Joint Total	
JOINT Total monthly expenditure	
JOINT Total Relevant m'thly expenditure (i.e. included in disposable income calculation)	

Credit History

Credit History Details	1st Applicant	2nd Applicant
Have you ever had a mortgage or loan refused?		
Have you ever had a property repossessed?		
Have you ever had a judgement for bad debt/loan default registered against you or your company?		
Have you ever been declared bankrupt / made an arrangement with your creditors?		
If yes, has the bankruptcy been discharged?		
If no, when will the bankruptcy be discharged?		
Does either applicant has adverse credit history?		

Adverse Credit Details	1st Applicant	2nd Applicant

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Property / Loan Details

New Mortgage / Loan Details	
Loan Type	
Secondary Loan Type	
Preferred Term	
Preferred Repayment Method	
Self Certified?	
OK to Credit Search?	
Current Value	
Mortgage Outstanding	
Other Borrowings (Add to Loan)	
Additional Fees (Add to Loan) (Breakdown follows)	
Broker Fee	
Valuation Fee	
Arrangement Fee	
Search Fee	
Other Fee	
Loan Required (CALCULATED)	
How much you wish to borrow?	

Consolidation	
If adding other debts to the loan: Do you understand the costs associated with consolidating these?	
Do you understand that by consolidating debt the repayment period / total monthly payments may increase?	
Do you understand that debts are now secured which were previously in an unsecured structure?	

Property Details	
Tenure	
Ownership	
Property Type	
Construction Type	
Year Built	
Number of Bedrooms	
With Garage?	
Ex Council?	

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Existing Mortgage Details	
Current Lender	
Account Number	
Time with Lender	
Previous Lender	
Original Purchase Price	
Original Payment Method	
Original Term	
Monthly Payment	
Current Mortgage Rate	
Early Redemption Penalty	
Prepared to pay ERP?	

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Mortgage Features

Mortgage Features	1 st Applicant	2 nd Applicant
Are you concerned about the possibility of future interest rate movements?		
Reason:		
Do you require an upper limit on your mortgage costs for a specific period?		
Reason:		
Do you want to fix your mortgage costs for a certain period?		
Reason:		
Do you want a discount on your mortgage repayments in the early years?		
Reason:		
Do you require no tie-ins after a fixed / discounted / capped interest rate period?		
Reason:		
Do you want access to an initial sum (i.e. cashback)?		
Reason:		
Do you want no high percentage lending fee?		
Reason:		
Do you want the ability to vary the repayment amount or take repayment holidays?		
Reason:		
Do you want the ability to add fees to the loan?		
Reason:		
Are you concerned about the possibility of future interest rate movements?		
Reason:		
Do you require the lowest amount payable over a specific number of years?		
Reason:		
Is a low annual percentage rate (APR) important to you?		
Reason:		
Do you want a speedy mortgage completion?		
Reason:		
Do you want the certainty of your mortgage being repaid at the end of the term?		
Reason:		
Do you want the certainty that the term of your mortgage matches your expected retirement age?		
Reason:		
Do you want to include the early redemption charge from an existing loan?		
Reason:		

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Protection Features

Mortgage Protection (Life and Critical Illness Cover)

Life Cover:
=====

Do you have existing Life Assurance that could be used to protect your mortgage?.....

Existing Life Policy Details:

State	Sum	Type	Cover	App	On Risk	Provider

Life Assurance Summary:

Mortgage Amount Applicant 1 (Applicant2)
Existing Cover
Protection Shortfall

Are you prepared to accept the consequences of this shortfall in Life Cover?.....

Eligibility: Are you in good health?.....

Are there any other material facts that should be disclosed (e.g. claims history, family history, health issues that have arisen since inception of previous cover)?.....

Required Life Policy Details:

State	Sum	Type	Cover	App	On Risk	Provider

App1: Shortfall Covered?...
(App2: Shortfall Covered?..)

Critical Illness Cover (CIC):
=====

Do you have existing Critical Illness Cover that could be used to protect your mortgage?.....

Existing CIC Details:

State	Sum	Type	Cover	App	On Risk	Provider

Critical Illness Cover Summary:

Mortgage Amount Applicant 1 (Applicant2)
Existing Cover

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Protection Shortfall

Are you prepared to accept the consequences of this shortfall in CIC?.....

Eligibility: Are you in good health?.....

Are there any other material facts that should be disclosed (e.g. claims history, family history, health issues that have arisen since inception of previous cover)?.....

Required CIC Details:

State Sum Type Cover App On Risk Provider

App1: Shortfall Covered?...
(App2: Shortfall Covered?...)-----

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Mortgage Payment Protection (ASU)

Do you have existing Mortgage Payment Protection (ASU) that could be used to protect your mortgage?.....

Existing ASU Policy Details:

State	Sum	Type	App	On Risk	Provider
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Mortgage Payment Protection Summary:

Amount of
Cover Required

Applicant 1 (Applicant2)

Existing Cover
Protection Shortfall

Are you prepared to accept the consequences of this shortfall in ASU?.....

Eligibility: Are you in good health?.....

Are there any other material facts that should be disclosed (e.g. claims history, family history, health issues that have arisen since inception of previous cover)?.....

Required ASU Policy Details:

State	Sum	Type	App	On Risk	Provider
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App1: Shortfall Covered?...
(App2: Shortfall Covered?...)

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Buildings & Contents (B&C)

Do you have existing Buildings & Contents Insurance (B&C) that could be used to protect the property?.....

Existing B&C Policy Details:

State	Buildings	Contents	Type	App	On Risk	Provider
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Buildings & Contents Insurance Summary:

	Buildings	Contents
Amount of Cover Required		
Existing Cover		
Protection Shortfall		

Do you wish to have more B&C in place?.....

Eligibility: Do you have any other requirements?.....

Required B&C Policy Details:

State	Buildings	Contents	Type	App	On Risk	Provider
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**Family/Personal Protection
(Life and Critical Illness Cover)**

Life Cover:
=====

Do you have existing Life Assurance that could be used for Family/Personal Protection?.....

Existing Life Policy Details:

State	Sum	Type	Cover	App	On Risk	Provider

Life Assurance Summary:

 Recommended Amount (x income)
 Manual Override?
 Existing Cover
 Protection Shortfall

Applicant 1 (Applicant2)

Are you prepared to accept the consequences of this shortfall in Life Cover?.....

Eligibility: Are you in good health?.....

Are there any other material facts that should be disclosed (e.g. claims history, family history, health issues that have arisen since inception of previous cover)?.....

Required Life Policy Details:

State	Sum	Type	Cover	App	On Risk	Provider

 App1: Shortfall Covered?...
 (App2: Shortfall Covered?...)

Critical Illness Cover (CIC):
=====

Do you have existing Critical Illness Cover that could be used for Family/Personal Protection?.....

Existing CIC Details:

State	Sum	Type	Cover	App	On Risk	Provider

Critical Illness Cover Summary:

 Recommended Amount (x income)
 Manual Override?

Applicant 1 (Applicant2)

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Existing Cover
Protection Shortfall

Are you prepared to accept the consequences of this shortfall in CIC?.....

Eligibility: Are you in good health?.....

Are there any other material facts that should be disclosed (e.g. claims history, family history, health issues that have arisen since inception of previous cover)?.....

Required CIC Details:

State	Sum	Type	Cover	App	On Risk	Provider

App1: Shortfall Covered?...
(App2: Shortfall Covered?...)

Buildings & Contents Preferences

Buildings & Contents Preferences	
Do you require New for Old cover?	
Further Details:	
Do you need Accidental Damage cover on your property and contents?	
Further Details:	
Do you want to benefit from reduced premiums by accepting an excess? Please provide details.	
Further Details:	
Do you have any no claims discount? Please provide the number of years, and enter details of claims.	
Further Details:	
Do you have any valuables requiring cover in the home or away from the home? Please provide the details here.	
Further Details:	
Are there any valuable items large enough to breach a single article limit? If yes, please provide details.	
Further Details:	
Do you require freezer cover?	
Further Details:	

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Do you require cover for cash and credit card loss? Further Details:	
Do you need cycle cover? If so, provide details of how many and value. Further Details:	
Does the property meet insurer basic security standards? Further Details:	
Do you require legal protection included? Further Details:	
Do you require theft of keys cover? Further Details:	
Do you require any additional cover not already mentioned here? If so please provide details. Further Details:	

Property Details	
Tenure	
Ownership	
Property Type	
Construction Type	
Year Built	
Number of Bedrooms	
With Garage?	
Occupation (Applicant 1)	
Occupation (Applicant 2)	
Is the property protected by an approved alarm?	
Is the property left unoccupied for more than 30 days?	
If yes, please supply details and inform insurer.	
Notes / Any Other Details to Consider:	

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Attitude to Mortgage risk

Category	Description	Example
Cautious	Ensuring that mortgage capital and interest is guaranteed to be repaid at the end of the term is important to the client. They are not prepared to take risks with their mortgage.	Capital Repayment
Medium	Part capital repayment, part Interest only. Client understands that a percentage of the mortgage is guaranteed to be repaid at the end of the term (capital repayment percentage) However, part of the mortgage is interest only and the capital aspect of this percentage will need to be repaid at the end of the term. Client understands that an investment backed repayment vehicle is required to repay the capital and that this may fluctuate to some extent. The client is prepared to take some risk for potential for return on investment.	Split Mortgage (Capital Repayment/Interest Only + Investment backed repayment vehicle)
Medium/ Adventurous	The client understands that <u>only</u> the interest is being repaid on their mortgage, and that the capital will need to be repaid at the end of the term. Client understands that an investment backed repayment vehicle is required to repay the capital and that this may fluctuate to some extent. The client is prepared to take some risk for potential for return on investment.	Interest Only + Investment backed repayment vehicle.
Adventurous	The client is single with no dependants. The client is prepared to risk mortgage capital not being repaid at end of term, therefore property could be repossessed.	Interest Only with no repayment vehicle.

Confirm Attitude to Risk

Attitude to Risk			
1 st Applicant		2 nd Applicant	
Confirmed attitude		Confirmed attitude	

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Recommendations

Recommendation Must include full product; discount; fixed term; tie-in etc.	
Reasons for this being the most suitable product	
Reasons for fixed or discounted	
Additional Information	
Confirmation of how affordability has been assessed	
If interest only Mortgage, how will applicant repay mortgage?	
If there is a redemption to pay; justification for incurring these costs?	
Identified High Risk Flags:	
High Risk Flags – Adviser Explanation:	
Have the clients requirements been met?	

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Summary & Declarations

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management. "Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data. We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested. The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

Please tick this box to confirm your consent to us or any company associated with us processing any such sensitive personal data.
<input type="checkbox"/>

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer or inform us in writing. Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee for supplying you with such data.

Declarations

Please read carefully and then sign and date below:-

I confirm that the information I have provided is, to the best of my knowledge correct. I have provided this information understanding that it is used to form the basis of any advice and recommendations made to me and that I am not under any obligation to take up any recommendation made. I understand that recommendations may be made which involve a regular financial commitment or the investment of capital. Accordingly, I understand that I must be sure of the ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

I confirm that I have received a Business card and an Initial Disclosure Document.

ADDITIONAL CLIENT DECLARATION (Please tick this box if the following is applicable)	<input type="checkbox"/>
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I further declare that I did not want to disclose certain personal/financial information and I am aware that this may prevent an Adviser from being able to identify areas where it might have been appropriate to make recommendations, or which could have an effect on the recommendations that have been made.

NB: Please understand that we reserve the right to decline to give advice if full information is not provided.

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Adviser Declaration

I confirm that the client/s has/have given consent to any data being passed to other companies in the Lender's Group for marketing and administrative purposes	
The client/s is/are aware that any information provided by them will be held by the Lender. I have advised the applicant/s that we may use their information to inform them about products or services offered by the Lender's Group and selected third parties. This may be by letter, telephone or other reasonable communication	
The client/s has/have confirmed that they would prefer not to receive any information about products and services provided by the Lender and ourselves	
The client/s has/have given their consent to the adviser, or the company contacting them in the future, to review their mortgage and protection arrangements	
The client/s is/are aware that they have the right of access to information we hold about them on our records. the client/s is/are aware that we reserve the right to charge an administration fee for the provision of this information	

Client 1	Client 2	Adviser
Date	Date	Date

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