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| **FACT FIND** | |

The Fact Find comprises a series of questions which have been specifically designed to help us provide advice that meets your needs. If for any reason you decline to answer any or all of the questions, or fail to provide true and accurate information to the best of your knowledge, the advice given subsequently may not be the best advice as it can only be based on the information provided.

When applying for a mortgage on your behalf the lender will require a great deal of information from us. Should an application be made that is missing information, or has inaccurate information, your mortgage could be declined. It is therefore imperative that you complete all the sections of the Fact Find and that you do so accurately.

This information will be treated confidentially and will only be used for advising you on your financial affairs and for no other purpose. Where you accept our recommendations, the information will form part of our confidential Customer Database and we are a registered user of such information under the Data Protection Act 1998.

**The information in the Fact Find will also be used to complete any applications required on your behalf, so it is important that you complete all sections fully.**

|  |  |
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| **Date of Completion of Fact Find** |  |

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| 1. **CUSTOMER DETAILS** | | |
|  | | |
| **PERSONAL DETAILS** | **Customer 1** | **Customer 2** |
| **Title** | Mr / Mrs / Miss / Ms / Dr | Mr / Mrs / Miss / Ms / Dr |
| **Surname** |  |  |
| **Forename** |  |  |
| **Middle Names** |  |  |
| **Have you ever been known by another name?** If so please state previous name and date changed |  |  |
| **Mother’s Maiden Name** |  |  |
| **Date of Birth** |  |  |
| **Marital Status** |  |  |
| **Nationality (visa details)** |  |  |
| **Are you in good health? Y/N** |  |  |
| **Do you smoke now, or have you smoked in the last 12 months? Y/N** |  |  |
| **Financial Dependants Y/N**  Names & dates of birth |  |  |
| **Have you made a will? Y/N**  **Is it up to date? Y/N** |  |  |

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| **ADDRESS DETAILS** | **Customer 1** | **Customer 2** |
| **Full Current Occupied Address**  **(incl. postcode)**  This is used for credit purposes |  |  |
| **Date Moved In dd/mm/yyyy** |  |  |
| **Residential Status: Owner/Tenant** |  |  |
| **If Tenant: Current Monthly Rent £** |  |  |
| **If Tenant:**  **Name and Full Address of Landlord or Letting Agent** |  |  |
| **If you are applying for a mortgage & have been in your present address for less than 3 years you will need to PROVIDE FULL DETAILS OF ALL PREVIOUS ADDRESSES FOR THE LAST 3 YEARS in Sections 9 & 10.** | | |
| **CONTACT DETAILS** | **Customer 1** | **Customer 2** |
| **Telephone Numbers**  **(Please provide all numbers. Home numbers are used for credit scoring)** | Home:  Work:  Mobile: | Home:  Work:  Mobile: |
| **Email Address** |  |  |

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| 1. **AIMS /OBJECTIVES /PRIORITY** | | | | | |
|  | | | | | |
|  | **Please Tick** | **Estimated amount to be borrowed** | | **Value of property** | |
| **Mortgage - Purchase** |  |  | |  | |
| **Re-Mortgage** |  |  | |  | |
| **Further Advance** |  |  | |  | |
|  |  | **Cover required: Customer 1** | | **Cover required: Customer 2** | |
| **Income Protection** |  |  | |  | |
| **Life Cover** |  |  | |  | |
| **Private Medical Insurance** |  |  | |  | |
| **Business Protection** |  |  | |  | |
| **Critical Illness Cover** |  |  | |  | |
|  | | | | | |
| **Debt Consolidation Required** | | Y / N | **Unsecured to Secured?** | | Y / N |

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| 1. **SUPPORTING DOCUMENTS** |
|  |

**In order to apply for the product you choose, you must be able to provide the following documents. Please use the checklist below to ensure that you have provided all the required information.**

|  |  |
| --- | --- |
| **Fact Find** |  |
| A completed and signed Clark and Poole Limited Fact Find document, providing all details required by the product provider. |  |

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| **Identification: Passport or Photo Driving Licence** |  |
| If you are married and your ID is in your maiden name, you will also need to provide your marriage certificate. |  |

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| **Address Verification** |  |
| Utility Bill or Credit Card Statement dated within the last three months. Or Council Tax Bill for the current year. |  |

**FOR YOUR MORTGAGE**

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| **The last months bank statement** |  |
| It is essential that this covers a FULL calendar month for them to be to be accepted by the lender These must either be:   * standard paper statements posted to you by your bank, or * statements printed in the branch with EVERY page certified by the branch, or * if produced online, must be a full month statement that includes – your name, the Bank’s name, and the https address (they must NOT be screen shots).   NB. Please don’t use highlighter pens on the statement as these turn black when scanned! |  |

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| **If you are employed - The last 3 months official payslips** |  |
| These must have your name and your company’s name on. If this is not the case please call to discuss. |  |

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| **If you are a Director of a Limited Company or are self-employed - Last 3 year’s SA302** |  |
| This is a brief summary of all funds that have been reported to HMRC. If you file your tax returns through your accountant, then he or she will be able to acquire an SA302 for you.  If you file online, you should have been able to print your SA302 yourself. |  |

|  |  |
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| **If you are a tenant - evidence of rental payments** |  |
| Your rental payments to your landlord or letting agent must show on your bank statement. You need to let us know if they don’t as lenders will want to see evidence of rental payments. |  |

|  |  |
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| **If you receive benefits or maintenance payments - evidence of these** |  |
| Please call if you are unsure what to send |  |

**If you provide us with any of these documents electronically please produce them in PDF FORMAT** (unfortunately Photo Gallery is not acceptable)**. Please save each item** (including each months bank statement) **as a separate file as the lenders have limits on the size of file they are willing to accept.**

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| 1. **EMPLOYMENT & INCOME DETAILS** | | |
|  | | |
|  | **Customer 1** | **Customer 2** |
| **Employment Status** | Limited Company Director / Employed / Sole Trader / House Person / Retired | Limited Company Director / Employed / Sole Trader / House Person / Retired |
| **NI Number** |  |  |
| **Other Income -** if you have a 2nd job please complete the relevant section below, and/or the **Additional Information** section on page 14, and **PROVIDE 3 MONTH’S PAYSLIPS** | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Complete Section if you are**  **EMPLOYED** | | | **Customer 1** | | **Customer 2** |
| **Job Title / Occupation** | | |  | |  |
| **Is this your main employment?** | | |  | |  |
| **Start Date DD/MM/YY** | | |  | |  |
| **Name of Employer** | | |  | |  |
| **Nature of Employer’s Business** | | |  | |  |
| **Full Address of Employer**  This may be needed by the lender to obtain references, so please include a contact name.  If your employer has a HR Dept. then give this address, with a contact name. | | | Postcode:  Tel: | | Postcode:  Tel: |
| **It is vital that the following figures are accurate – they must be factual and not a projection or assumption.**  **YOU ALSO NEED TO PROVIDE YOUR LAST 3 MONTH’S OFFICIAL PAYSLIPS** | | | | | |
| **Gross £ Per Annum for:** | **Basic Salary** | |  | |  |
| **Regular Monthly Overtime/Bonus/Commission (Latest 3 months figures)** | | | | |
| **Most Recent Month** | |  | |  |
| **Previous Month** | |  | |  |
| **2nd Previous Month** | |  | |  |
| **Regular Quarterly/Annual Bonus (Latest 3 bonus figures)** | | | | |
| **Most recent Quarter/Year** | |  | |  |
| **Previous Quarter/Year** | |  | |  |
| **2nd Previous Quarter/Year** | |  | |  |
| **All Allowances**  e.g. Car, London Weighting, Shift etc | |  | |  |
| **Are you a member of a Pension Scheme?** | | | Yes / No | | Yes / No |
| **Monthly Pension Contributions**  (those that show on your payslip) | |  | |  | |
| **If you have been in your present employment for less than 18 months, please give FULL DETAILS OF ALL PREVIOUS EMPLOYMENT FOR THE LAST 18 MONTHS.** Please use Additional Information section on page 14 if you require more space | | | | | | |
| **Job Title/Occupation**  **Name & Full Address of Employer** (see notes above)**, & Telephone Number**  **Start Date (mm/yyyy)**  **Finish Date (mm/yyyy)** | | |  | | | |
| **Job Title/Occupation**  **Name & Full Address of Employer** (see notes above)**, & Telephone Number**  **Start Date (mm/yyyy)**  **Finish Date (mm/yyyy)** | | |  | | | |

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| **Complete Section if you are a**  **LIMITED COMPANY DIRECTOR** | **Customer 1** | **Customer 2** |
| **Name of your Business** |  |  |
| **Nature of Business** |  |  |
| **Full Address of Business**  **(incl. postcode)** |  |  |
| **Date of Incorporation** |  |  |
| **What percentage of the shares in this Business do you own?** |  |  |
| **Company Registration No.** |  |  |
| **Name, Full Address** (incl. postcode) **& Telephone Number of Accountant** |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Customer 1** | | | | | | |
| **Dates of financial year end** | **Annual turnover** | **Profit on activities before tax** | **Profit** (after tax and before dividend distribuition) | **Salary as a director** (A) | **Net dividend distribution** (B) | **Total income**  (A + B only) |
| **Last completed year:**  **\_ \_ / \_ \_ / 20 \_ \_** |  |  |  |  |  |  |
| **Year 2: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |  |  |  |
| **Year 3: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Customer 2** | | | | | | |
| **Dates of financial year end** | **Annual turnover** | **Profit on activities before tax** | **Profit** (after tax and before dividend distribuition) | **Salary as a director** (A) | **Net dividend distribution** (B) | **Total income**  (A + B only) |
| **Last completed year:**  **\_ \_ / \_ \_ / 20 \_ \_** |  |  |  |  |  |  |
| **Year 2: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |  |  |  |
| **Year 3: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |  |  |  |

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| **Complete Section if you are a**  **SOLE TRADER** | **Customer 1** | **Customer 2** |
| **Name of your Business** |  |  |
| **Nature of Business** |  |  |
| **Date Established (dd/mm/yyyy)** |  |  |
| **Full Address of Business**  (incl. postcode) |  |  |
| **Name, Full Address** (incl. postcode) **& Telephone Number of Accountant** |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Customer 1** | | | | |
| **Dates of financial year end** | **Annual turnover** | **Gross profit before tax** | **Gross profit before tax** |
| **Last completed year:**  **\_ \_ / \_ \_ / 20 \_ \_** |  |  |  |
| **Year 2: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |
| **Year 3: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |

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| --- | --- | --- | --- | --- |
| **Customer 2** | | | | |
| **Dates of financial year end** | **Annual turnover** | **Gross profit before tax** | **Gross profit before tax** |
| **Last completed year:**  **\_ \_ / \_ \_ / 20 \_ \_** |  |  |  |
| **Year 2: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |
| **Year 3: \_ \_ / \_ \_ / 20 \_ \_** |  |  |  |

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| 1. **EXPENDITURE** | | | | | |
|  | | | | | |
| **CREDIT CARDS & STORE CARDS** Please list all cards, **including** **those with a nil balance** | | | | | |
| **Card Provider & Type**  (e.g. Tesco Visa) | **Current Balance £** | **Credit**  **Limit £** | **Av. Monthly Payment £** | **To be cleared prior to taking new mortgage? Y/N** | **Self/**  **Partner/Joint** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| Use **Additional Information** section on page 14 to list additional cards | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **LOANS** Including student loans. **Please indicate if secured against property**  Column 1 must contain the be name of the PROVIDER, not the company purchased from e.g. Fiat, VW etc | | | | | | | |
| **Loan/HP/Lease Provider** | **Purpose** | **Current Balance £** | **Remaining Term** | **Mthly Payment**  **£** | **To be cleared prior to taking new mortgage? Y/N** | **Self/Partner /Joint** | **Secured**  **Y/N** |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Use **Additional Information** section on page 14 to list additional loans | | | | | | | | |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **OVERDRAFT BALANCE** | | | | | |
| **Customer 1** | **£** | Agreed/Non-Agreed | **Customer 2** | **£** | Agreed/Non-Agreed |

|  |  |
| --- | --- |
| **Adverse Credit History?** (Defaults or Arrears) If yes, please provide details in Section 12 | Y / N |

|  |  |  |  |
| --- | --- | --- | --- |
| **Current Residential Mortgages OR any in last three years** | | | |
|  | **Joint** | **Customer 1** | **Customer 2** |
| **Name on Account** |  |  |  |
| **If First Time Buyer, state FTB** |  |  |  |
| **Value of Property** |  |  |  |
| **Mortgage Balance** |  |  |  |
| **Repayment/Interest Only/Mix** |  |  |  |
| **Remaining Term, or Date Repaid** |  |  |  |
| **Existing Product** (e.g. fixed, variable, tracker, discounted variable…..) |  |  |  |
| **Early Redemption Penalty Finishing Date** |  |  |  |
| **Monthly Cost** |  |  |  |
| **Name of Lender** |  |  |  |
| **Mortgage Account Number** |  |  |  |
| **If you have had any other mortgages during the past 3 years, including Buy-to-Let, you will need to provide full details of ALL of these in Section 9 Previous Mortgages & Section 10 Buy-To-Let Properties.** | | | |

|  |  |  |
| --- | --- | --- |
| **Regular Monthly Commitments** | | |
| **This information is required by lenders to prove affordability. Please use your current bank statements to accurately record your normal outgoings, ensuring that you also add any deductions shown on your pay slip (such as share saves / child care vouchers / pensions)** | | |
|  | Current | Proposed |
| **Fixed Household Costs**  Mortgage / Rent  Ground Rent/Service Charge (if flat)  Council Tax  TV / Satellite / Cable  Gas /Electricity/Water  Telephone/Broadband  Building/contents insurance | **£**  **£**  **£**  **£**  **£**  **£** | **£**  **£**  **£**  **£**  **£**  **£** |
| **Shopping (Food / Clothes)** | **£** | **£** |
| **Transportation Costs**  Fuel / Tax / Insurance / Breakdown Cover  Servicing / Maintenance  Public Transport  Travel cards | **£**  **£**  **£**  **£** | **£**  **£**  **£**  **£** |
| **Financials**  Credit/Store Card  Loans/HP/Rental  Life / Critical Illness  Pension  Private Medical Insurance  Healthcare (dentist, etc)  Savings / Investments (including share save schemes)  Child Care costs | **£**  **£**  **£**  **£**  **£**  **£**  **£**  **£** | **£**  **£**  **£**  **£**  **£**  **£**  **£**  **£** |
| **Miscellaneous Costs**  Maintenance/Alimony  School Fees  Holidays  Other Ad Hoc costs | **£**  **£**  **£**  **£** | **£**  **£**  **£**  **£** |
| **Total Outgoings** | **£** | **£** |
| **Net Income** | **£** | **£** |
| **Surplus Income**  (net monthly income less total outgoings) | **£** | **£** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1. **SUMMARY OF ASSETS** | | | | |
|  | | | | |
|  | | Customer 1 | Customer 2 | **Joint** | |
| **Home** | | £ | £ | £ | |
| **Other property** | | £ | £ | £ | |
| **Cash** | | £ | £ | £ | |
| **Cash ISA** | | £ | £ | £ | |
| **Stocks & Share ISA** | | £ | £ | £ | |
| **Bonds** | | £ | £ | £ | |
| **Shares** | |  |  |  | |
| **Unit Trusts** | | £ | £ | £ | |
| **Business** | | £ | £ | £ | |
| **All Other Assets** | | £ | £ | £ | |
|  | |  |  |  |  |
| **Total Assets** | | **£** | **£** | **£** | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| 1. **7. SUMMARY OF LIABILITIES** | | | | | | | |
|  | | | | | | | |
|  | | | Customer 1 | | Customer 2 | | **Joint** | |
| **Mortgage (main residence)** | | | £ | | £ | | £ | |
| **Credit cards** | | | £ | | £ | | £ | |
| **Loans/HP** | | | £ | | £ | | £ | |
| **Other Mortgages** | | | £ | | £ | | £ | |
| **Overdraft** | | | £ | | £ | | £ | |
| **Other Borrowing** | | | £ | | £ | | £ | |
|  | | |  | |  | |  | |
| **Total Liabilities** | | | **£** | | **£** | | **£** | |
|  | |  | |  | |  | |

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| --- | --- | --- | --- | --- |
| 1. **PROTECTION** | | | | |
|  | | | | |
| **LIFE ASSURANCE** | | Customer 1 | Customer 2 | **Joint** |
| **Death in Service** | Sum Assured: | £ | £ | £ |
| **Cover for Mortgage & Other Debts** | Sum Assured:  Premium:  Remaining Term:  Provider: | £  £ | £  £ | £  £ |
| **Cover for Family Protection** | Sum Assured:  Premium:  Remaining Term:  Provider: | £  £ | £  £ | £  £ |
|  | | | | |
| **CRITICAL ILLNESS COVER** | | Customer 1 | Customer 2 | **Joint** |
| **Employer Provision** | Sum Assured: | £ | £ | £ |
| **Cover for Mortgage & Other Debts** | Sum Assured:  Premium:  Remaining Term:  Provider: | £  £ | £  £ | £  £ |
| **Cover for Family Protection** | Sum Assured:  Premium:  Remaining Term:  Provider: | £  £ | £  £ | £  £ |
|  | | | | |
| **INCOME PROTECTION** | | Customer 1 | Customer 2 | **Joint** |
| **Employer Provision** | Sum Assured: | £ | £ | £ |
| **Private Provision** | Sum Assured:  Premium:  Deferment Period:  Provider: | £  £ | £  £ | £  £ |
|  | | | | |
| **ACCIDENT SICKNESS UNEMPLOYMENT** | | Customer 1 | Customer 2 | **Joint** |
| **Private Provision** | Sum Assured:  Premium:  Deferment Period:  Provider: | £  £ | £  £ | £  £ |

|  |
| --- |
| 1. **PREVIOUS MORTGAGES** |
| |  | | --- | | **If you have lived at your present address for less than 3 years, please provide details of ALL OTHER mortgaged properties occupied during the last 3 years.** |  |  |  |  |  | | --- | --- | --- | --- | |  | | **Customer 1** | **Customer 2** | |  | **Date Occupied** (mm/yy - mm/yy) |  |  | | **Full Address**  **(incl. postcode)** |  |  | | **Mortgage Account No.** |  |  | | **Mortgage Lender** |  |  | | **Lenders Address** |  |  | |  | | | | |  | **Date Occupied** (mm/yy - mm/yy) |  |  | | **Full Address**  **(incl. postcode)** |  |  | | **Mortgage Account No.** |  |  | | **Mortgage Lender** |  |  | | **Lenders Address** |  |  | |  | | | | |  | **Date Occupied** (mm/yy - mm/yy) |  |  | | **Full Address**  **(incl. postcode)** |  |  | | **Mortgage Account No.** |  |  | | **Mortgage Lender** |  |  | | **Lenders Address** |  |  | | If you have occupied any other mortgaged properties during the last 3 years please use the Additional Information section on page 14 to provide the details (same details as above are required). | | | | | | |

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| 1. **TENANCIES** |
| |  | | --- | | **If you have lived at your present address for less than 3 years, please provide details of ALL OTHER properties rented during the last 3 years.** |  |  |  |  |  | | --- | --- | --- | --- | |  | | **Customer 1** | **Customer 2** | |  | **Date Occupied** (mm/yy - mm/yy) |  |  | | **Full Address**  **(incl. postcode)** |  |  | | **Rent Paid** |  |  | | **Name of Letting Agent / Landlord** |  |  | | **Full Address of Letting Agent/Landlord**  **(incl. postcode & telephone)** |  |  | |  | | | | |  | **Date Occupied** (mm/yy - mm/yy) |  |  | | **Full Address**  **(incl. postcode)** |  |  | | **Rent Paid** |  |  | | **Name of Letting Agent / Landlord** |  |  | | **Full Address of Letting Agent/Landlord**  **(incl. postcode & telephone)** |  |  | |  | | | | |  | **Date Occupied** (mm/yy - mm/yy) |  |  | | **Full Address**  **(incl. postcode)** |  |  | | **Rent Paid** |  |  | | **Name of Letting Agent / Landlord** |  |  | | **Full Address of Letting Agent/Landlord**  **(incl. postcode & telephone)** |  |  | | If you have rented any other properties during the last 3 years please use the Additional Information section on page 14to provide the details (same details as above are required). | | | | | | |

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| --- |
| 1. **BUY-TO-LET PROPERTIES** |
| |  | | --- | | **Please provide details of ALL Buy-to-Let properties currently owned and owned during the last 3 years.**  **Evidence of current rent will be required** |  |  |  |  |  | | --- | --- | --- | --- | |  | | **Customer 1** | **Customer 2** | |  | **Date Owned** (mm/yy - mm/yy) |  |  | | **Is it currently let?** |  |  | | **Address**  **(incl. postcode)** |  |  | | **Property Type** (e.g. Semi/Flat/…..) |  |  | | **Annual Ground Rent**  **Annual Maintenance Charge** |  |  | | **Number of Bedrooms** |  |  | | **Rental Income £** |  |  | | **If Mortgaged:**  **Name of Lender**  **Balance**  **Mortgage Account Number**  **Monthly Payment £**  **Current Interest Rate**  **Date current rate ceases** |  |  | | **Balance of Loan** |  |  | |  | | | | |  | **Date Owned** (mm/yy - mm/yy) |  |  | | **Is it currently let?** |  |  | | **Address**  **(incl. postcode)** |  |  | | **Property Type** (e.g. Semi/Flat/…..) |  |  | | **Annual Ground Rent**  **Annual Maintenance Charge** |  |  | | **Number of Bedrooms** |  |  | | **Rental Income £** |  |  | | **If Mortgaged:**  **Name of Lender**  **Balance**  **Mortgage Account Number**  **Monthly Payment £**  **Current Interest Rate**  **Date current rate ceases** |  |  | | **Balance of Loan** |  |  | | **If you have rented any other properties during the last 3 years please use the Additional Information section on page 14 to provide the details (**same details as above are required**).** | | | | | | |

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| --- |
| 1. **ADDITIONAL INFORMATION** |
|  |
| NB. If you are using this section to provide previous employment, address or mortgage history, or details of additional loans or credit cards, please ensure you give ALL the information stated as required. |

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| --- |
| 1. **DECLARATIONS** |

**Please read this document carefully before you sign below.**

**CLIENT DECLARATION**

* I/We confirm that the information I/we have provided is to the best of my/our knowledge correct. I/We have provided information on the understanding that it is used to form the basis of any advice and recommendations made to me/us and that I/we am/are not under any obligation to take up any recommendation made.
* I/We understand that recommendations may be made which involve a regular financial commitment(s) or the

investment of capital. Accordingly, I/we understand that I/we must be sure of my/our ability to meet that

commitment(s), having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

* I/We understand that by transferring existing unsecured debt into secured debt our possessions will be at risk if we fail to keep up with repayments. And we understand that by consolidating existing sole liability debts into a joint liability debt we both become liable for the repayments of the consolidated debt and we are both equally liable for the full amount borrowed.
* I/We confirm that I/we have received an Initial Disclosure Document and I/we understand that the Initial Disclosure Document should be read carefully.
* I/We confirm that Clark & Poole Limited have explained that in the event of death, diagnosis of a specified critical illness, sickness, accident or redundancy that it is my/our responsibility to keep up the repayments on my/our mortgage. I/we have been given the opportunity to address this need.
* I/we understand that if I/we have declined to answer any of the questions or if I/we have failed to provide accurate facts to the best of my/our knowledge, the advice given subsequently might not be considered to be best advice, as this can only be given on the basis of the information provided by me/us.
* I/we request that any mortgage arrangement fees/charges are added to the initial loan amount. I/we have been given the option of paying for the fee/charge up front, but have chosen instead to add it to the loan amount being applied for. I/we have been made fully aware of the implications of adding the fee/charge to the initial loan amount. 🞎 Please indicate your preference by ticking the box if you agree.

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| **Customer 1** |  | **Customer 2** |
| **Signed:** |  | **Signed:** |
| **Date:** |  | **Date:** |

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| **Financial Adviser** |
| **Signed:** |
| **Date:** |

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| **Data Protection Notice** | |
|  | Albany House, 14 Shute End  Wokingham, Berks  RG40 1BJ  0118 974 0222 |

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| **DATA PROTECTION ACT 1998 – HOW WE USE YOUR PERSONAL INFORMATION** |

We collect data about you and your family during our initial and other meetings with you. We will also collect data about you and your family from other people. We collect the data through note-taking and filling in of fact-finds and questionnaires about you and your family’s circumstances.

We may make checks with credit rating agencies to authenticate and verify your identity and credit status. We also make checks with organisations with whom you have policies of insurance and investments and with your mortgage provider. These checks are to help us with our legal obligations and to ensure that we provide you with advice that suits your circumstances. The scope and extent of the gathering of information from third parties depends on what type of service you are taking from us.

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| **HOW IS YOUR INFORMATION USED?** |

Primarily, we use your data and data about your family’s circumstances to provide financial advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationship with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry where you may benefit from the expertise of such third parties. We, and any third party specialist advisers to whom we introduce you, will pass your data to organisations when you agree to purchase or amend policies and products.

We will retain your data in accordance with law and regulation. For instance, if you are given specialist pension advice, the data will be retained indefinitely. If you want details of the statutory retention periods for the differing product types and classes of data please contact us.

We may be required to share your data with our regulator and other third parties including our auditors or insurers.

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| **YOUR RIGHT TO A COPY OF YOUR PERSONAL DATA** |  |

Under the Data Protection Act you have a right, on payment of a fee, currently £10, to obtain a copy of the personal information that we hold about you. If you believe that any information held is incorrect or incomplete, you should contact our Data Protection Officer at our usual address. Any information that is found to be incorrect or incomplete will be amended promptly.

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| **OUR PRODUCTS AND SERVICES** |

We provide advice on a wide portfolio of financial products. We believe these are some of the best and most appropriate in the marketplace. We would like to be able to contact you so that we can advise you of new products that might be suited to you. We also may advise you of any developments that might make it appropriate for us, or for third parties, to give you pro-active advice about the investments, insurance and other financial products of which we are aware. We stress that your information would only be used in this way to help us to provide a pro-active service to you.

There may be times when we feel that a service or product may be of interest to you. In order to make you aware of these services or products, we, insurers or third parties may wish to contact you so that you can make informed choices about your finances. Please indicate your preferences using the boxes below.

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| Please indicate if we can contact you. Please tick either one or both boxes so that we can advise you of products and services from time to time.  □ Yes, please give me details about products or services in which you think I may be interested.  □ Yes, I am happy for you to pass my details to carefully selected third parties so they can contact me about their products and services. |