|  |  |
| --- | --- |
|  |  |
| **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 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.

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.**

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

|  |
| --- |
| 1. **AIMS & OBJECTIVES**
 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **PROTECTION**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Income Protection  |  | Life Cover  |  | Business Protection  |  | Critical Illness Cover  |

 **MORTGAGE**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Residential Purchase |  | Residential Re-Mortgage |  | Residential Further Advance |
|  |  |  |  |
|  | BTL Purchase |  | BTL Re-Mortgage |  | BTL Further Advance |

    |
| Debt Consolidation Required |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 | Unsecured to Secured |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |

|  |
| --- |
| 1. **SUPPORTING DOCUMENTS**
 |
|  |
| **In order to apply for the product you choose, you must be able to provide the following documents along with this Fact Find.**

|  |  |
| --- | --- |
|  | **ID: 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 |

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

**MORTGAGE**

|  |  |
| --- | --- |
|  | **The last months bank statement** |

|  |  |
| --- | --- |
|  | **If you are employed - the last 3 months official payslips**  |
|  | These must have your name and your company’s name on |
|  |

|  |  |
| --- | --- |
|  | **If you receive a quarterly bonus you also need to provide the last 3 payslips that show the quarterly bonus** |

 |
|  |

|  |  |
| --- | --- |
|  | **If you receive an annual bonus you also need to provide the last 2 payslips that show the annual bonus** |

 |

|  |  |
| --- | --- |
|  | **If you are a Director of a Ltd Company or are self-employed – the last 2 year’s SA302 and tax overviews**  |
|  | These are available on the HMRC website using your UTR (unique tax reference) |

|  |  |
| --- | --- |
|  | **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 as a separate file as the lenders have limits on the size of file they are willing to accept.** |
| 1. **PERSONAL DETAILS**
 |
|  |
|  | **Customer 1** | **Customer 2** |
| **Title – Forename – Middle Names - Surname** |  |  |
| **Previous Name(s)** And Date Changed |  |  |
| **Date of Birth** |  |  |
| **Marital Status** |  |  |
| **Nationality** |  |  |
| **Children – Names and Dates of Birth** |  |  |
| **Do you smoke now, or have you smoked in the last 12 months?** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |
| **Have you made a will?** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |
| **Full Current Occupied Address****(incl. postcode)** |  |  |
| **Date Moved In (DD/MM/YYYY)**If less than 3 years complete Section 7 |  |  |
| **Are you a First Time Buyer?** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |
| **Residential Status** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |
| **If Tenant: Current Rent**  |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |
| **If Tenant:** **Name and Full Address of Landlord or Letting Agent**  |  |  |
| **Telephone Numbers**(Please provide all numbers. Home numbers are used for credit scoring) |

|  |  |  |
| --- | --- | --- |
| Home |  |  |
|  |  |  |
| Work |  |  |
|  |  |  |
| Mobile |  |  |

 |

|  |  |  |
| --- | --- | --- |
| Home |  |  |
|  |  |  |
| Work |  |  |
|  |  |  |
| Mobile |  |  |

 |
| **Email Address** |  |  |

|  |
| --- |
| 1. **EMPLOYMENT & INCOME DETAILS**
 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Employment Status** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Employed |  | Sole Trader |
|  |  |  |  |
|  | Director | % shareholding |  |  |
|  |  |  |  |
|  | House Person |  | Retired |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Employed |  | Sole Trader |
|  |  |  |  |
|  | Director | % shareholding |  |  |
|  |  |  |  |
|  | House Person |  | Retired |

 |
| **NI Number** |  |  |
| **Occupation / Job Title** |  |  |
| **Name & Full Address of Employer** **OR****Business Name & Full Address** |  |  |
| **Start Date (DD/MM/YY)** |  |  |
| **If Employed: Basic Salary** |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pa |

 |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pa |

 |
| *Section 2 “Supporting Documents” on page 1 indicates what information you need to provide to us to evidence your income*  |
| **If Sole Trader / Director** | **We will require evidence of your income before we are able to proceed** |
| *Section 2 “Supporting Documents” on page 1 indicates which documents you will need to provide to us to evidence your income* |
| 1. **SUMMARY OF ASSETS & EXPENDITURE**
 |
|  |
| ASSETS | **BUDGET PLANNER** |
| **TYPE** | **AMOUNT** | **TYPE** | **AMOUNT** |
| **Bank Accounts** | £ | **Total Monthly Income** | £ |
| **House Contents** | £ | **Credit Cards** | £ |
| **ISAs** | £ | **Household Expenses\***  | £ |
| **Other Investments** | £ | **Family Protection\*\*** | £ |
| **Property** | £ | **Mortgage/Rent Payments** | £ |
| **Stocks and Shares** | £ |  |  |
| **Total Assets** | £ |  |  |

 \* To include: Council Tax, Utilities, House/Car Insurance, TV/Satellite, Transportation, School Fees, Child Care…

\*\* To include: Life/Critical Illness/Income Protection

|  |
| --- |
| **CREDIT CARDS & STORE CARDS** Please list all cards, **including** **those with a nil balance**  |
| **Card Provider & Type** (e.g. Tesco Visa) | **Current Balance** | **Av. Monthly Payment** | **To be cleared prior to taking new mortgage?**  | **Customer 1 or Customer 2?** |
|  | **£** | **£** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |  |
|  | **£** | **£** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |  |
|  | **£** | **£** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |  |
|  | **£** | **£** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |  |
| *Please use Section 10 “Additional Information” on page 9 to* *list any additional cards* |

|  |
| --- |
| **LOANS** Including student loans. Column 1 must contain the name of the PROVIDER, not the company purchased from (e.g. Fiat, VW..) |
| **Loan/HP/Lease Provider** | **Purpose** | **Current Balance**  | **Remaining Term** | **Mthly Payment**  | **To be cleared prior to taking new mortgage?**  | **Customer 1, 2 or joint?** |
|  |  | **£** |  | **£** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |  |
|  |  | **£** |  | **£** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |  |
|  |  | **£** |  | **£** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |  |
| *Please use Section 9 “Additional Information” on page 7 to* *list any additional loans* |

|  |  |
| --- | --- |
| **Adverse Credit History?** (Defaults or Arrears) *If yes, please provide details in Section 9* | Y / N |

|  |
| --- |
| **Current Residential Mortgages OR any in last three years** |
|  | **Joint** | **Customer 1** | **Customer 2** |
| **Name on Account** |  |  |  |
| **Value of Property** |  |  |  |
| **Mortgage Balance** |  |  |  |
| **Remaining Term, or Date Repaid** |  |  |  |
| **Early Redemption Penalty Finishing Date** |  |  |  |
| **Monthly Cost** |  |  |  |
| **Name of Lender** |  |  |  |
| **Mortgage Account Number** |  |  |  |
| *If you have had any other residential mortgages during the past 3 years please provide full details of ALL of these in Section 7 “Previous Addresses” on page 5.* *If you have any BTL properties please provide full details in Section 8 “Buy-To-Let Properties” on page 6* |
| 1. **PROTECTION**
 |
|  |
| **LIFE ASSURANCE** | Customer 1 | Customer 2 | **Joint** |
| **Employer Provision** | Sum Assured: | £ | £ | £ |
| **Private Provision** | Sum Assured:Premium:Deferment Period:Provider: | ££ | ££ | ££ |

| **CRITICAL ILLNESS COVER** | Customer 1 | Customer 2 | **Joint** |
| --- | --- | --- | --- |
| **Employer Provision** | Sum Assured: | £ | £ | £ |
| **Private Provision** | Sum Assured:Premium:Deferment Period: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 ADDRESSES**
 |
|  |
| **If you have lived at your present address for less than 3 years, please provide details of ALL OTHER properties occupied during the last 3 years.** |

|  |  |  |
| --- | --- | --- |
|  | **Customer 1** | **Customer 2** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Date Occupied** (mm/yy - mm/yy) |  |  |
| **Full Address****(incl. postcode)** |  |  |
| **Residential Status:**  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |
| **If Owned - Mortgage Lender** |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Date Occupied** (mm/yy - mm/yy) |  |  |
| **Full Address****(incl. postcode)** |  |  |
| **Residential Status:**  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |
| **If Owned - Mortgage Lender** |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Date Occupied** (mm/yy - mm/yy) |  |  |
| **Full Address****(incl. postcode)** |  |  |
| **Residential Status:**  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |
| **If Owned - Mortgage Lender** |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Date Occupied** (mm/yy - mm/yy) |  |  |
| **Full Address****(incl. postcode)** |  |  |
| **Residential Status:**  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Owner |  | Tenant |
|  |  |  |  |
|  | With Parents |  |

 |
| **If Owned - Mortgage Lender** |  |  |
|  |

|  |
| --- |
| 1. **BUY-TO-LET PROPERTIES**
 |
|

|  |
| --- |
| **Please provide details of ALL Buy-to-Let properties currently owned. Evidence of current rent will be required** |
|  |
|  | **Customer 1** | **Customer 2** |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Date Owned** (mm/yy - mm/yy) |

|  |  |  |
| --- | --- | --- |
|  | - |  |

 |

|  |  |  |
| --- | --- | --- |
|  | - |  |

 |
| **Is it currently let?** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |
| **Address****(incl. postcode)** |  |  |
| **Property Type**  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | House |  | Flat |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | House |  | Flat |

 |
| **Rent Charged** |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |
| **If Mortgaged: Name of Lender** |  |  |
| **Balance**  | £ | £ |
| **Monthly Payment**  | £ | £ |
| **Value of Property**  | £ | £ |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Date Owned** (mm/yy - mm/yy) |

|  |  |  |
| --- | --- | --- |
|  | - |  |

 |

|  |  |  |
| --- | --- | --- |
|  | - |  |

 |
| **Is it currently let?** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |
| **Address****(incl. postcode)** |  |  |
| **Property Type**  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | House |  | Flat |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | House |  | Flat |

 |
| **Rent Charged** |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |
| **If Mortgaged: Name of Lender** |  |  |
| **Balance**  | £ | £ |
| **Monthly Payment**  | £ | £ |
| **Value of Property**  | £ | £ |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Date Owned** (mm/yy - mm/yy) |

|  |  |  |
| --- | --- | --- |
|  | - |  |

 |

|  |  |  |
| --- | --- | --- |
|  | - |  |

 |
| **Is it currently let?** |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Yes |  | No |

 |
| **Address****(incl. postcode)** |  |  |
| **Property Type**  |

|  |  |  |  |
| --- | --- | --- | --- |
|  | House |  | Flat |

 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | House |  | Flat |

 |
| **Rent Charged** |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |

|  |  |  |  |
| --- | --- | --- | --- |
| £ |  |  | pm |

 |
| **If Mortgaged: Name of Lender** |  |  |
| **Balance**  | £ | £ |
| **Monthly Payment**  | £ | £ |
| **Value of Property**  | £ | £ |

*If you own any other BTL properties please use Section 10 “Additional Information” on page 9 to provide the details (same details as above are required).* |
| 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. |

|  |
| --- |
| 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.

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

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

|  |
| --- |
| **Data Protection Notice**  |
|  | Innovation House, Molly Millars Close Wokingham, Berks RG41 2RX0118 402 8971 |

|  |
| --- |
| **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.

|  |
| --- |
| **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.

|  |  |
| --- | --- |
| **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.

|  |
| --- |
| **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.

|  |
| --- |
| 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. |