

Customer Information

Reference			
Advice Required	Regulated / Non Regulated / Protection Only / Non Advised Protection		
Single or Joint case <i>(if joint, please complete a separate 'Fact finder')</i>		Date	

Data Protection

Our company is authorised and regulated by the Financial Services Authority. We will process all information in accordance with the Data Protection Act 1998 and it will be treated as private and confidential now and in the future. The only exceptions to this will be when the law requires us to disclose information or, with your consent, where disclosure is necessary when arranging or servicing your mortgage or protection contracts. To fulfil our regulatory obligations, we will retain copies of your records for no longer than is necessary or for the duration of the contract. You have the right to inspect these records at any time.

Our Future Relationship

Our business relationship with you is important and we would like to be able to contact you by telephone, post or email from time to time to review your mortgage/associated protection products/General Insurance and any other service that may be of interest to you.

Personal Details

Title	
Forename	
Surname	
Date of Birth	
Smoker <i>(Yes/No)</i>	
Marital Status	
Current address	
Post code	
Address Status <i>Owner/rented/council etc</i>	
Time at current address	

If less than 3 years, please state previous address below

Previous address				
Post code				
Address Status <i>Owner/rented/council etc</i>				
Time at previous address				
Please enter correspondence address if different to current address				
Age of any dependants				
Are you on the Electoral Role <i>(Yes/No)</i>				
Daytime Telephone No		Evening Tel No		Mobile No
Email Address				
Are you a UK Resident <i>(Yes/No)</i>				
Country of Residence <i>(if not UK)</i>				
UK National <i>(Yes/No)</i>				
Nationality <i>(if not UK)</i>				

Customer Requirements

Product Requirements <i>MPPI, Buildings only, Contents only, Buildings & Contents, Mortgage, Re-mortgage</i>	
Other <i>(if applicable)</i>	
Notes	

Employment

Employment Status <i>Employed / Professional / Self-Employed / Director / Retired / Not Employed</i>			
Basis of Employment <i>Full time / Part Time / Contract / Temporary</i>			
Occupation			
Start date of current employment			
If Employed, details of any probationary period			
If Self Employed, number of years accounts available	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">Years</td> <td style="width: 50%; text-align: center;">Months</td> </tr> </table>	Years	Months
Years	Months		
If Self Employed, do you use an Accountant or Self Assessment?			
How long have you been in continuous employment?	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">Years</td> <td style="width: 50%; text-align: center;">Months</td> </tr> </table>	Years	Months
Years	Months		
How long with your current employer	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">Years</td> <td style="width: 50%; text-align: center;">Months</td> </tr> </table>	Years	Months
Years	Months		
Name & Address of Current Employer			

Gross Annual Income

Basic Salary	£
Guaranteed Overtime or Bonus	£
Non Guaranteed Overtime or Bonus	£
Profit Share/ Dividend/ Other	£
If other, please specify	
Total Gross Income	£
Is income status Full Status or Self Cert?	
If income status is Self Certified, why? <i>Insufficient audited accounts / Non guaranteed additional income source</i>	
Other	
Total Net Monthly Income	£

Current Monthly Expenditure

Mortgage / Rent	£
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Utility Bills

Council Tax	£
Electricity	£
Gas	£
Water	£
Phone, inc mobile	£
TV / Satellite	£
Other contractual expenses	£
Subtotal	

Regular Monthly Outgoings

Groceries	£
Car / Motorbike costs	£
Fuel and other travel	£
School / tuition fees	£
Maintenance Payments	£
Protection Insurance	£
Home insurance	£
Pension / Investments / Savings	£
Other	£
Subtotal	

Non Essential Monthly Outgoings

Clothes	£
Gym / Club Membership	£
Holiday	£
Entertainment	£
Other	£
Subtotal	

Other Monthly Outgoings

Loans	£
Credit Cards	£
Other	£
Total Expenditure	£

Current Property Details

Does this property belong solely to you? (Yes/No)	
If no, who owns this property?	
If other, please specify	
Do you have an existing mortgage or any secured loans against your main property? (Yes/No)	
Is this a joint mortgage? If yes, with whom?	
Current Market Value of Property	£
Outstanding Mortgage Amount	£
Mortgage Type <i>Repayment / Interest Only / Part and Part</i>	
Lender	
Mortgage End Date	
Current Interest Rate (%)	
End Date for Interest Rate <i>(if anything other than Variable chosen)</i>	
Is this mortgage portable? (Yes/No)	
Are there any early repayment charges? (Yes/No)	
End Date for repayment charge	
Do you intend to repay this charge? (Yes/No)	
Do you have further advances with your main lender? (Yes/ No)	

New Mortgage Requirements

Address of Property	
Post code	
Property Type	
Purchase Price	£
Available Deposit	£

Further Funds required for:

Fees and Costs	£
Debt Consolidation	£
Home Improvements	£
Other	

New Mortgage Features

There are many mortgage features available today. To help recommend the most appropriate mortgage product, please select the features most important to you.

Mortgage Types	
CAT standard <i>(Yes/No)</i>	
Offset Mortgages <i>(Yes/No)</i>	
No Valuation <i>(Yes/No)</i>	
Valuation Refund <i>(Yes/No)</i>	
Cash Back <i>(Yes/No)</i>	
No Higher Lending <i>(Yes/No)</i>	
Overpayments <i>(Yes/No)</i>	
Underpayments <i>(Yes/No)</i>	
Legal Fees Refunded <i>(Yes/No)</i>	
Free Legal <i>(Yes/No)</i>	
No Arrangement/ Booking Fee <i>(Yes/No)</i>	
No early repayment at all <i>(Yes/No)</i>	
No early repayment overhang <i>(Yes/No)</i>	
Maximum Pay Rate (%)	
Maximum Arrangement / Booking Fee (£)	

Credit History

Have you ever failed to keep up regular payments on your mortgage, other loans, HP agreements, credit cards etc.? (Yes/No)	
If yes, please specify	
Have you ever had a county court judgement registered against you (Yes/No)	
If yes, please specify	
Have you ever been bankrupt (Yes/No)	
If yes, please specify	
Have you ever had a mortgage or loan application refused (Yes/No)	
If yes, please specify	

Repayment Methods

Capital and Interest Repayments: This is where both capital and interest are repaid monthly, and the outstanding mortgage debt reduces over the term of your mortgage until the mortgage is fully repaid. Providing that you continue to make the required repayments every month, this is the only way to guarantee that your mortgage is fully repaid at the end of the term.

Interest Only payments: This is where only the interest on the mortgage is paid and the amount of capital remains the same throughout the term of the mortgage and must be repaid as a lump sum at the end of the loan period. To repay the capital, an external savings or investment plan is normally put in place. However, if there are insufficient funds available to repay the capital at the end of the mortgage term, you may have to rely on the proceeds of the sale of your property to repay the loan. Please be aware that property prices can fall as well as rise and therefore you may not be able to repay the entire loan.

Which of these repayment methods would you prefer?	Interest Only Amount <input type="checkbox"/> Capital and Repayment Amount <input type="checkbox"/>
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<p>If Interest Only, how do you intend to repay your Interest Only loan? <i>Sufficient current investments / Sufficient future investments / Lump sum of money / Other</i> Please give full details</p>	
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Mortgage Protection

Do you have existing **Mortgage Payment Protection** cover that can be used to protect your mortgage repayments? Yes No

What type and how much / what type of cover do you have?

Provider Name	Policy Name and No.	Type <small>(Accident, sickness & Unemployment/ Accident & Sickness ONLY)</small>	Total Monthly Benefit £	Monthly Premium £	Replace Yes/No
Further information					

Do you have existing **Life Assurance** that can be used to protect your mortgage? Yes/No

What type and how much Life Cover do you have?

Provider Name	Policy Name and No	Life/ lives assured	Type <small>(Whole of Life, Level, Decreasing Endowment Other)</small>	Term left	Sum Assured	Monthly payment £	Deduct from shortfall Yes/No	Replace Yes/No
Further information								

Do you have existing **Critical Illness Cover** that can be used to protect your mortgage? Yes/No

What type and how much Critical Illness cover do you have?

Provider Name	Policy Name and No	Life/ lives assured	Type <small>(Whole of Life, Level, Decreasing Endowment Other)</small>	Term left	Sum Assured	Monthly payment £	Deduct from shortfall Yes/No	Replace Yes/No
Further information								

Summary

	Life Cover	Critical Illness	MPPI
Mortgage Amount			
Existing amount of cover			
Mortgage Protection Shortfall			

Are you prepared to accept the consequences of this shortfall? (Life Cover) Yes/No

Yes – Why

Are you prepared to accept the consequences of this shortfall? (Critical Illness) Yes/No

Yes – Why

Are you prepared to accept the consequences of this shortfall? (MPPI) Yes/No

Yes – Why

Eligibility

Are you in good health? Yes No

If no, please explain	
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<p>Are there any other material facts that should be disclosed? (e.g., claims history, family history, health issues that have arisen since inception of existing cover etc?)</p>	
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Customer Requirements for Mortgage Payment Protection Cover

New Mortgage Borrower **MortgageProtector**

(New mortgage borrowers include those completing an application for a new mortgage or re-mortgage or up to 30 days after the mortgage agreement start date)

A. Normal monthly mortgage payment		£
B. Optional extra cover to protect mortgage related premiums (i.e. Life Assurance, Buildings & Contents Insurance etc, or shared ownership rental payments, please enter the total monthly amount).		£
C. Optional extra cover to protect other additional expenses (Additional cover available is up to 33% of A + B)		£
D. Joint cover (what is the amount apportioned to each Applicant)?	Applicant 1 £	Applicant 2 £

What type of cover do you require?

Accident, Sickness & Unemployment	<input type="checkbox"/>	Accident & Sickness Only	<input type="checkbox"/>
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What Qualification period do you need for Unemployment cover (if applicable)?

30 day Back to day 1	<input type="checkbox"/>	60 day Back to day 1	<input type="checkbox"/>	
30 day Excess	<input type="checkbox"/>	60 day Excess	<input type="checkbox"/>	180 day Excess <input type="checkbox"/>

What Qualification period do you need for Accident & Sickness cover?

30 day Back to day 1	<input type="checkbox"/>	60 day Back to day 1	<input type="checkbox"/>	
30 day Excess	<input type="checkbox"/>	60 day Excess	<input type="checkbox"/>	180 day Excess <input type="checkbox"/>

What Benefit period do you need?

12 months	<input type="checkbox"/>	24 months	<input type="checkbox"/>
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Existing Mortgage Borrower **MortgageProtector Solo**

(Existing mortgage borrowers include those who have had a mortgage or re-mortgage in place for more than 30 days.)

A. Normal monthly mortgage payment		£
B. Optional extra cover to protect other additional expenses (Additional cover available of up to 33% of A).		£
D. Joint cover (What is the amount apportioned to each Applicant)?	Applicant 1 £	Applicant 2 £

What type of cover do you require?

Accident, Sickness & Unemployment	<input type="checkbox"/>	Accident & Sickness Only	<input type="checkbox"/>
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What Qualification period do you need for Unemployment cover (if applicable)?

30 day Back to day 1	<input type="checkbox"/>	60 day Back to day 1	<input type="checkbox"/>	
30 day Excess	<input type="checkbox"/>	60 day Excess	<input type="checkbox"/>	180 day Excess <input type="checkbox"/>

What Qualification period do you need for Accident & Sickness cover?

30 day Back to day 1	<input type="checkbox"/>	60 day Back to day 1	<input type="checkbox"/>	
30 day Excess	<input type="checkbox"/>	60 day Excess	<input type="checkbox"/>	180 day Excess <input type="checkbox"/>

What Benefit period do you need?

12 months	<input type="checkbox"/>	24 months	<input type="checkbox"/>
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Please note: If Accident, Sickness & Unemployment is chosen, benefit will be paid to a maximum of 12 months.

Your requirement for **Life Cover**

Term	
Type <i>Level / Decreasing</i>	
Assumed Interest Rate <i>% / Guaranteed Mortgage Rate</i>	
Terminal Illness Benefit <i>(Yes/No)</i>	
Waiver of Premium <i>(Yes/No)</i>	
Premium frequency <i>per month / annum</i>	
Premium type <i>Guaranteed / Reviewable</i>	
Do you have any other preferences regarding the features or benefits that you want included in your cover?	

Your requirements for **Critical Illness cover**

Term	
Type <i>Level / Decreasing</i>	
Assumed Interest Rate <i>% / Guaranteed Mortgage Rate</i>	
Terminal Illness Benefit <i>(Yes/No)</i>	
Waiver of Premium <i>(Yes/No)</i>	
Premium frequency <i>per month / annum</i>	
Premium type <i>Guaranteed / Reviewable</i>	

Buildings and Contents Insurance

Do you have existing **Buildings & Contents Insurance** that could be used to protect the mortgaged property?
YES / NO

Provider name	
Policy name and No	
Type (Buildings Only, Contents Only, Buildings & Contents)	
Buildings Sum Assured	£
Contents Sum Assured	£
Monthly Premium	£
Other benefits that are important to you	

Would you like us to provide an alternative or new quote? **Yes/No**

Do you intend to cancel your existing cover before commencing you new cover? **Yes/No**

Do you want a Joint Policy? **Yes/No**

What is the address of the property you want to insure	
Post Code	
How much Buildings cover do you require?	£
How much Contents cover do you require?	£
Do you have any other preferences regarding features or benefits that you want included in your cover?	

IMPORTANT INFORMATION

Please note that it is inappropriate to insure the same risk twice because in the event of a claim, only one policy will pay out

Additional Notes

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