Please complete the form and return it via email to:

**Hello@mtge.uk**

or to the contact you have been dealing with.

This questionnaire is designed to provide a mortgage adviser with information required by the Financial Services and Markets Act 2000. With your permission it may be used to obtain an agreement in principle from a potential lender for a mortgage.

Any agreement obtained will be for guidance only and does not constitute a guarantee that a full application will be accepted. The lender may record any search carried out on your credit report

.

By completing the following form you are confirming that you are granting us your "express permission" to contact you by phone to discuss your mortgage requirements

.

To ensure that suitable advice is provided and recommendations are based on sound information, it is important that the questions are answered as fully as possible.

## DATA CAPTURE FORM

| **Details** | | **Applicant One** | **Applicant Two** |
|---|---|---|---|
| Title | | | |
| Full Name *(including all middle names)* | | | |
| Previous name / Maiden Name | | | |
| Marital Status | | | |
| Nationality / Visa Status | | | |
| Country of Residence | | | |
| Length of time in Resident Country | | | |
| Date of Birth: | | | |
| No. of Dependants *(please state ages)* | | | |
| Smoked in the last 12 months? Yes/No | | | |
| Telephone Numbers | *Home* | | |
| | *Mobile* | | |
| | *Work* | | |
| Email Address | | | |
| Current Address: | | | |
| | | | |
| | | | |
| | | | |
| | *Postcode* | | |
| Living Situation: *Owner/Renting/With Family* | | | |

| Details | Applicant One | Applicant Two |
|---|---|---|
| Date moved in | | |
| Previous Address: | | |
| *(if current less than 3 years please* | | |
| *state 3 years address history)* | | |
| | | |
| *Postcode* | | |
| Living Situation: *Owner/Renting/With Family* | | |
| Date moved in: | | |
| 2nd Previous Address: | | |
| | | |
| | | |
| | | |
| *Postcode* | | |
| Living Situation: *Owner/Renting/With Family* | | |
| Date moved in: | | |
| If renting what is your monthly | | |
| payment?Homeowners: | | |
| (1) Current Lender, | | |
| (2) Balance outstanding | | |
| (3) Monthly payment | | |
| (4) Value of property | | |

Existing Buy to Let Mortgages, please state:

| | | |
|---|---|---|
| (1)Lenders Name(s) | | |
| (2)Mortgage Amount(s) | | |
| (3)Rental income(s) | | |
| (4)Current monthly payment(s) | | |
| (5) Property value(s) | | |

| Details | Applicant One | Applicant Two |
|---|---|---|
| **Self Employed Applicants** | | |
| National Insurance Number | | |
| Nature of Business | | |
| Company Name | | |
| % of Company owned | | |
| Year Business established | | |
| No. of years accounts available? | | |
| Net Income £ | | |
| Previous Years net income £ | | |
| 2nd year previous net income £ | | |
| **Employed Applicants** | | |
| What is your Occupation | | |
| Employers Name, Address & Tel no | | |
| | | |
| | | |
| Start date with Employer: | | |
| If employed less that 1 yr previous | | |
| occupation & employer | | |
| Details of any probationary period? | | |
| Current Gross Basic Salary | | |
| Overtime | | |
| Bonus | | |
| Salary deductions | | |
| 1. Student Loan | | |
| 2. Pension contribution | | |
| 3. Other | | |

| Details | Applicant One | Applicant Two |
|---|---|---|
| Existing Loan / Hire Purchase – please use separate page provided where necessary | | |
| 1. Lender | | |
| 2. Monthly Payment | | |
| 3. Outstanding Balance | | |
| Credit cards – please use separate page provided where necessary | | |
| 1. Lender | | |
| 2. Monthly Payment | | |
| 3. Outstanding Balance | | |
| Do you have any adverse credit registered against your name? | | |
| If yes please give details | | |
| Purchase Residential or Investment | | |
| Address of property to be purchased | | |
| | | |
| | | |
| | | |
| Purchase Price | | |
| Deposit | | |
| Loan Requested | | |
| Term of Mortgage | | |
| Fixed/Tracker/Flexible | | |
| Help to Buy – Yes or No | | |

**Data Protection Declaration**

I/we understand that the information on this form will be used to establish mortgage eligibility. This form will not be used to assess affordability and/or suitability of mortgage lenders or products. A full analysis of affordability, needs and preferences will be undertaken by a Mortgage Adviser at a later stage.

I/we authorise Hurt Partners LLP to submit an initial mortgage application for eligibility purposes, which will involve a credit score.

Signed/Date

Signed/Date

MTGE

# Unsecured credit commitment(s) declaration form

| Credit type | Applicant that credit relates to | Provider name | Balance | Monthly payment | Reference/ account number | Repaid on or before completion Y/N |
|---|---|---|---|---|---|---|
| | | | | | | |
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**PLEASE INCLUDE: Credit card(s) | Personal loan(s) | Car HP/PCP/Lease | Sofa/furniture | Store card(s)**

Your mortgage will be assessed based on the information disclosed at application. If your circumstances or intentions change you must tell us so that your mortgage can be accurately assessed. Failure to disclose material facts such as a change relating to your intentions regarding repayment of existing financial commitments may constitute mortgage fraud and may be a breach of the terms and conditions of your mortgage.

All applicants to sign here to show agreement and consent to declarations For Individual Borrowers:

Applicant 1 Signed/Date

Applicant 2 Signed/Date

Applicant 3 Signed/Date

Applicant 4 Signed/Date

MTGE

## GIFTED DEPOSIT

**DATE**

**RE: YOUR NAME**

**REF: LEAVE THIS BLANK**

**PROPERTY: PROPERTY ADDRESS**

**Dear Sir/Madam**

**A non-refundable gifted deposit of £ from , Mother/Father to to assist in the purchase PROPERTY ADDRESS. This is a gift and therefore will not have any interest in the property nor protect the gift by taking a second charge.**

**Yours sincerely**

**PARENTS FULL NAME**

## Customer Privacy Notice

MTGE Partnership LLP (our Firm) is an Appointed Representative of PRIMIS Mortgage Network a trading name of Personal Touch Financial Services Limited (Our Network)

### Why are we asking you to read this document?

During the course of dealing with us we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history (Your Information). We would like to explain to you what we will need to do with Your Information, and the various rights you have in relation to Your Information.

### What do we mean by "Your Information"?

Your Information means any information describing or relating to you. Your Information may identify you directly, for example your name, address, date of birth, National Insurance number and the like. Your Information may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your mortgage and/or insurance requirements Your Information may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information)
- Any pre-existing mortgage and/or insurance products and the terms and conditions relating to these

### The basis upon which our Firm will deal with Your Information

When we speak with you about your mortgage and/or insurance requirements we do so on the basis that a contract for the supply of services is in place between us. In order to perform that contract, and to arrange the products you require, we have the right to use Your Information for the purposes we set out below.

Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use Your Information provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers and our Network relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use Your Information to enable us to meet **any contractual responsibilities we may owe our Network, or for wider compliance with any legal or regulatory obligation to which we might be subject.** If this were to arise we would be processing Your Information in order to meet a legal, compliance or other regulatory obligation to which we are subject.

## The basis upon which we will process certain parts of Your Information

Where you ask us to assist you with your insurance needs, in particular life insurance and insurance that may assist you in the event of an accident or illness, we will ask you information about your ethnic origin, your health and medical history **(Your Special Data)**. We will record and use Your Special Data in order to make enquiries of insurance providers in relation to insurance products that may meet your needs and to provide you with advice regarding the suitability of any product that may be available to you.
If you have parental responsibility for children under the age of 16 it is also very likely that we (and consequently our Network) will record information on our systems that relates to those children and potentially, to their Special Data.
The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences **(together "Criminal Disclosures")**. This is relevant to insurance related activities such as underwriting, claims and fraud management.
Your Special Data and any Criminal Disclosures will be used by us in the same way as Your Information generally, as set out in this Customer Privacy Notice.
When we process your Special Data and any Criminal Disclosures we do so on the basis that it is in the substantial public interest to be able to provide vital insurance products and as permitted by UK data protection related laws and regulations from time to time. Information on Special Category Data and Criminal Disclosures must be capable of being exchanged freely between insurance intermediaries such as our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

## How do we collect Your Information?

We will collect and record Your Information from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to mortgages and insurance. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If we use technology solutions to assist in the collection of Your Information, such as software that is able to verify your identity on-line or to access your credit status and/or bank account entries, then you will be required to provide your consent for us or our nominated processor to access your information in this manner, and details of how such software operates will be provided to you prior to the activation of the service.

## What happens to Your Information when it is disclosed to us?

In the course of handling Your Information we will:

- Record and store Your Information in our paper files, mobile devices and on our computer systems (websites, email, hard drives, cloud facilities) and it will be accessed by employees and consultants within, or contractors engaged, by our Firm as necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit Your Information to mortgage lenders and/or insurance product providers, both in paper form and on-line via mortgage lender/insurance provider systems, in order to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that mortgage lenders and insurance providers may raise
- Input Your Information, along with full details of the mortgage and/or insurance, discussed with you or which you have taken out, to the computer systems of our Network
- Use Your Information for the purposes of responding to any queries you may have in relation to any mortgage product or insurance policy you may take out, or to inform you of any developments in relation to those products

and/or polices of which we might become aware.

## Sharing and transferring Your Information

From time to time Your Information will be shared with or transferred to:

- Our Network
- To mortgage lenders and insurance providers
- Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified, such third parties will include but may not be limited to, product specialists (including those within our Network and other Appointed Representatives of the Network), estate agents, providers of legal services such as conveyancing, surveyors and valuers (in each case where we believe this to be required due to your particular circumstances).

In each case for the purposes set out in this customer privacy notice, i.e. to progress your mortgage and/or insurance enquiry and to provide you with our professional services.

**Please note that this sharing of Your Information does not entitle such third parties to send you marketing or promotional messages: it is shared for the purpose of ensuring we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.**

These parties may be located in the UK or elsewhere in the world where different privacy laws may apply which may not offer the same level of protection as UK law. We only make these arrangements or transfers where we are satisfied that adequate levels of protection are in place to protect any information held in that country and that the service provider acts at all times in compliance with applicable privacy laws.

## The basis upon which our Network will deal with Your Information, Your Special Data and Criminal Disclosures

Our Network is authorised and regulated by the Financial Conduct Authority (FCA). Our Network is responsible for the quality of the advice that we provide to you in relation to your mortgage and/or insurance products, where those products are regulated by the FCA. In the course of doing so, our Network will also process Your Information generally, including Your Special Data and Criminal Disclosures.

In the course of handling Your Information and Your Special Data/Criminal Disclosures our Network will:

- Record and store Your Information and Your Special Data/Criminal Disclosures on Network systems run on secure servers. Your Information and Your Special Data/Criminal Disclosures will be accessed by authorised employees and consultants within, or engaged, by the Network as necessary for the purposes of supervision, training, quality audits, customer surveys and complaint handling or otherwise to comply with any other legal or regulatory obligation the Network may have

- Use, and where appropriate transmit, Your Information and Your Special Data/Criminal Disclosures to respond to any request from the FCA, the Financial Ombudsman Service, HMRC, the Office of the Information Commissioner or any other regulatory, law enforcement or governmental body

- Need to access and process Your Information and Your Special Data/Criminal Disclosures to deal with enquiries received from mortgage lenders and insurance providers that relate to the service this Firm has provided to you, including the payment of any commission or fees to us that may be linked to the product you have taken out.

Your Information and Your Special Data/Criminal Disclosures will be retained by our Network either electronically or in paper format for a minimum of six years and possibly for a longer period where this is required to enable the Network to fulfil its legal and regulatory obligations.

Please note that the above information is a summary of the Network Privacy Policy for customers. If, you wish to understand in more detail what the Network will do with Your Information and Special Data/Criminal Disclosures then please visit the Network Privacy Policy for customers located at https://www.primis.co.uk/index.php/terms-and-conditions/

## Security and retention of Your Information

Your privacy is important to us and we will keep Your Information secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard against Your Information being accessed unlawfully or maliciously by a third party, accidentally lost, destroyed or damaged.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is sent to us.

Your Information will be retained by us either electronically or in paper format for a minimum of six years, or if longer than six years, the duration of this Firm's relationship with you.

## Your rights in relation to Your Information

You can:

- Request copies of Your Information that is under our control
- Ask us to further explain how we use Your Information
- Ask us to correct, delete or require us to restrict or stop using Your Information (details as to the extent to which we can do this will be provided at the time of any such request)
- Ask us to send an electronic copy of Your Information to another organisation should you wish
- Change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

## How to make contact with our Firm in relation to the use of Your Information

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:
Neil Leonard or Vimala Iyer on 02036407600 or neil@mtge.uk or vim@mtge.uk

If we feel we have a legal right not to deal with your request, or to action it in different way to how you have requested, we will inform you of this at the time.

You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Information, so that we may investigate and fulfil our own regulatory obligations.
If you have any concerns or complaints as to how we have handled Your Information or Your Special Data/Criminal Disclosures you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at https://ico.org.uk/global/contact-us/ or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

**MTGE UK**
7 Chilham Close
Hemel Hempstead
Hertfordshire
HP2 4UG

# About Our Services

## 1. Background

This document provides important information about our services, our fees, our regulatory status and your protections and rights in respect of the services that we provide.
You can use this document to decide whether our services are right for you.

## 2. Our Regulator

We are an Appointed Representative of the PRIMIS Mortgage Network, a trading name of First Complete Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services.
PRIMIS is included on the Financial Services Register under registration number 187834. You can check this via the FCA website www.fca.org.uk or by calling them on 0800 111 6768.

**PRIMIS Mortgage Network** authorise us to advise and make arrangements in relation to:

- Mortgages
- Life and Health Insurance
- Personal Accident Insurance
- General Insurance

## 3. What type of service do we offer?

We provide an advised service. This means that we will assess your needs and make a personal recommendation for each of the mortgage and / or insurance areas in which you have asked us to provide a service.
We act for you and not the insurer or the mortgage lender in connection with the services we provide.

## 4. Whose products do we offer?

**Insurance**

We offer products from a range of insurers for the following insurance products: term assurance, family income benefit, non-investment whole of life assurance, critical illness insurance, income protection insurance, mortgage payment protection insurance, and household Insurance. The range of insurers is based on a fair analysis of the relevant market

We only offer Accident, Sickness and Unemployment Insurance from Paymentshield and Legal and General.

**Mortgages**

We offer a comprehensive range of first charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender.
We do not offer advice in relation to second charge mortgages however we can make a referral to a suitable firm to discuss your needs.

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## 5. What will you have to pay us for our services?

**Insurance**

We will not charge you a fee for our services relating to insurance but we will receive commission from the product provider. The commission will be calculated as a proportion of the premiums paid for the insurance product.
You will receive a quotation which will tell you about the fees and charges relating to any particular insurance policy that we recommend.

**Mortgages**

No fee will be charged for our mortgage advice services. We will be paid a procuration fee from the lender.
We will also be paid a procuration fee from the lender. The amount of the procuration fee will be disclosed to you.
You have the right to ask us to provide information on the range of procuration fees that the lenders on our panels offer to us.

If an application is submitted to a lender via a packager we will be paid commission by the packager. This will be disclosed to you.

## 6. Our services when giving advice for increasing borrowing on an existing property

If you are seeking advice for increasing the borrowing secured on a property which is subject to an existing mortgage, we will consider whether you should:

- Take a further advance from your current lender
- Take out a new mortgage with a different lender, or

We will not consider second charge loans or unsecured lending. In some circumstances, these options might be available and appropriate for you.

## 7. Borrowing into retirement

If you are aged over 55 and you are considering taking out a retirement interest-only mortgage, or any other interest-only mortgage which will run into your retirement, then a Lifetime Mortgage may be available and more appropriate for you. A Lifetime Mortgage is a type of loan which does not need to be repaid until you die, sell the property or go into long-term care and where the interest will usually be rolled up into the loan instead of being paid each month.

We do not offer advice on Lifetime Mortgages however we can introduce you to an appropriately qualified adviser if you wish to consider this option.

## 8. Payments to us

You should only pay money to us to settle any fees that we have charged you for our services. We cannot accept payments of any other type. We do not accept cash as a form of payment.

Any payment requested by third parties (including product providers, lenders and solicitors) should be paid directly to the third party. We are not authorised to hold client money (that is, money which is to be held or processed on your behalf, as defined by the FCA).

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## 9. Your duty to provide full and accurate information

It is your responsibility to provide complete, accurate and comprehensive information to us and to any product provider or lender that we might recommend.

Failure to disclose material information could invalidate any insurance product that we arrange for you, or cause any mortgage application to be declined.

We are entitled to rely on the information that you have disclosed to us. We cannot be held responsible for any consequences arising from the information held on your file becoming inaccurate as a result of changes that you have not told us about.

## 10. Conflicts of interest

We maintain procedures to prevent and manage conflicts of interest arising between you and us, or PRIMIS, or between you and any other client of ours, or of PRIMIS'.

Circumstances might occasionally arise where we consider that these procedures will not be sufficient to ensure, with reasonable confidence, that the risks of damage to your interests will be prevented. In these cases we may not be able to act for you. Where our procedures would allow us to act, we will clearly disclose the following to you in writing before we undertake any business for you:

- A specific description of the conflict of interest that has arisen;
- The risks to you that arise from the conflict of interest;
- Confirmation that we do not consider that our normal organisational and administrative arrangements are sufficient to mitigate these risks.

Our disclosure will provide sufficient information to enable you to make an informed decision about the risks to you and hence whether you should proceed with the service.

## 11. What to do if you have a complaint?

We hope that you will be satisfied with the service that we provide. If you wish to register a complaint, please contact us via any of the following methods:

| | |
|---|---|
| **In Writing:** | The Customer Resolution Team, PRIMIS Mortgage Network, 3700 Parkside, Birmingham Business Park, Solihull. West Midlands. B37 7YT. |
| **By Telephone:** | **0121 767 1139** |
| **By Email:** | **complaints.solihull@primis.co.uk** |

PRIMIS will aim to deal with your complaint quickly and impartially. You can see our full complaints procedures via our website www.primis.co.uk. If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.
Full details can be found on its website at www.financial-ombudsman.org.uk

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## 12. Are we covered by the Financial Services Compensation Scheme?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information about this scheme is available from the FSCS website www.fscs.org.uk or by writing to:
Financial Services Compensation Scheme,
10th Floor, Beaufort House,
15 St Botolph Street,
London EC3A 7QU.

Telephone: 0800 678 1100 or 0207 741 4100

## 13. Client Confidentiality

We will keep all of your personal information private and confidential, even when you are no longer a client, in accordance with the prevailing data protection legislation. Our Data Privacy Statement provides full information about how we will use your data.

## 14. Electronic verification of identity

We are required by law to confirm your identity, which means we are required to seek proof of who you are and where you live. This is to comply with money laundering regulations.

We may attempt to check your identity electronically based on the information you provide, and may pass on and exchange information with appropriate agencies in order to carry out those searches and checks.

If our service is being provided to a legal entity (for example, if you are a limited company or a partnership) we are required to verify the identity of the beneficial owners (usually those who hold over 25% of your capital or profit or voting rights or who otherwise has a controlling interest), your Directors or partners and anyone who has authority to give instructions to us. We may attempt to electronically check the identity of the individuals who you have told us, or who we separately identify, fall into these categories.

Electronic identity checks will leave an enquiry footprint on the credit file of the individual for every check carried out. However, electronic identify checks do not affect credit scores. In making use of our services, you confirm your acceptance of our use of credit reference agencies which will result in such a record.

We will require alternative proof of identification from you if electronic verification of identify is not successful.