CLIENT QUESTIONNAIRE

PERSONAL DETAILS

|  |  |  |
| --- | --- | --- |
| Title |  |  |
| First Name |  |  |
| Middle Name |  |  |
| Surname |  |  |
| Date of birth |  |  |
| Estimated Retirement Age |  |  |
| Nationality |  |  |
| Visa Status  Tier 1 or 2 + Expiry date |  |  |
| National Insurance No. |  |  |
| Smoked in the last 12 months |  |  |
| Marital status |  |  |
| Marriage, Divorce or Name Change Details |  |  |
| Telephone (home) |  |  |
| Telephone (work) |  |  |
| Telephone (mobile) |  |  |
| E-mail |  |  |
| Current Address |  |  |
|  |  |  |
|  |  |  |
| Date moved in (dd/mm/yy) |  |  |
| Address Status  (eg: Owner, renting\*, with family) |  |  |
| Previous Address details |  |  |
| If current less than 3 years |  |  |
|  |  |  |
| Date moved in (dd/mm/yy) |  |  |
| Address Status |  |  |

DEPENDANTS DETAILS

|  |  |  |
| --- | --- | --- |
| Names & DOB of dependants |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

EMPLOYMENT DETAILS

|  |  |  |
| --- | --- | --- |
| Employment Status |  |  |
| Basis of Employment  (eg: FT, PT, Contract, Temp) |  |  |
| Occupation |  |  |
| Employer  Address of employer |  |  |
| Start Date |  |  |
| Probation |  |  |

INCOME DETAILS

|  |  |  |
| --- | --- | --- |
| Basic Salary |  |  |
| Overtime / Bonus / Commission | £ | £ |
| Deductions  (eg: Pension, season loan, gym etc.) | £ | £ |
| Profit Share / Dividend / Other | £ | £ |
| Average net monthly take home | £ | £ |
| Any other income (incl type)  (eg maintenance, benefits, pension) |  |  |

PROPERTY TO BE MORTGAGED

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Address: | | | | | | | | | | |
| Purchase price/value | | | Loan required (IO/REP) | | | | | Deposit (Source) | | |
| £ | | | £ | | | | | £ | | |
| Type | Lease | Bedrooms | | Receptions | Baths | WC’s | Garages | | Garden | Age |
|  |  |  | |  |  |  |  | |  |  |

EXISTING MAIN RESIDENCE

|  |  |  |
| --- | --- | --- |
| **If RENTING** |  |  |
| Landlord or Letting Agent Details |  |  |
| Address |  |  |
| Telephone |  |  |
| **If OWNER** |  |  |
| Original Purchase Price | £ | £ |
| Date of Purchase |  |  |
| Existing lender |  |  |
| Mortgage balance | £ | £ |
| Repayment Type & Term |  |  |
| Product details  (eg: rate, type, expiry date) |  |  |
| Monthly Payment & date |  |  |
| Mortgage Account Number |  |  |

DO YOU OWN ANY OTHER PROPERTIES?

|  |  |  |
| --- | --- | --- |
| Property Address |  |  |
| Property Value | £ | £ |
| Purpose |  |  |
| Rental Income/ Value pcm | £ |  |
| Lender |  |  |
| Mortgage Balance | £ |  |
| Payment pcm |  |  |
| Product details | £ | £ |
| Mortgage Account Number |  |  |

CREDIT HISTORY

|  |  |  |
| --- | --- | --- |
| **Details of Adverse Credit:** |  |  |
| Missed or Late payments |  |  |
| County Court Judgements |  |  |
| Bankruptcy |  |  |

CREDIT COMMITMENTS

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Provider** | Type: loan  c/c HP overdraft | Balance | pcm | Joint c | Repaid before mortgage starts |
| 1 |  |  |  |  | **YES/NO** |
| 2 |  |  |  |  | **YES/NO** |
| 3 |  |  |  |  | **YES/NO** |
| 4 |  |  |  |  | **YES/NO** |
| 5 |  |  |  |  | **YES/NO** |

MAIN BANK ACCOUNT DETAILS

|  |  |  |
| --- | --- | --- |
| Bank Name |  |  |
| Sort Code |  |  |
| Account Number |  |  |
| Time with Bank |  |  |

EXISTING INSURANCE

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type Current Policy** | Provider | Person Assured | Amount | Start Date | Term | Cost pcm |
| Buildings & Contents |  |  |  |  |  |  |
| Life / Crticial Illness |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| ASU / Income Protection |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| **Employer Benefits** |  |  |
| Death in Service |  |  |
| Sick Pay |  |  |

|  |  |  |
| --- | --- | --- |
| **Pre-existing Medical Conditions** |  |  |

TRANSACTION INFORMATION

|  |  |
| --- | --- |
| **Estate Agents** |  |
| Address |  |
| Telephone Number |  |
| Contact |  |

|  |  |
| --- | --- |
| **Solicitors** |  |
| Address |  |
| Telephone Number |  |
| Contact |  |

|  |  |
| --- | --- |
| **Target Dates** |  |
| Valuation |  |
| Exchange |  |
| Completion |  |

BUDGET PLANNER

|  |  |  |
| --- | --- | --- |
| **Monthly Expenditure Type** | **Current** | **Estimated after purchase** |
| Mortgage or Rent | **£** | **£** |
| Council Tax | **£** | **£** |
| Electricity/Gas/Water | **£** | **£** |
| Phone (including mobile) | **£** | **£** |
| TV Licence & Sky/ Cable | **£** | **£** |
| Food & Groceries | **£** | **£** |
| Travel & Fuel | **£** | **£** |
| School/ Nursery fees | **£** | **£** |
| Maintenance Payments | **£** | **£** |
| Private Pensions | **£** | **£** |
| Investments/Savings | **£** | **£** |
| Clothes | **£** | **£** |
| Gym /Club memberships | **£** | **£** |
| Entertainment Budget | **£** | **£** |
| Holiday Budget | **£** | **£** |

|  |
| --- |
| NOTES/ADDITIONAL INFORMATION PAGE |
|  |