

Is the enquiry for Equity Release or RIO? Equity Release RIO

Introducer details

Applicant reference:

Contact name:

Company name:

Company address:

Company postcode:

Email address:

Telephone number:

Regulatory status:

Directly Authorised Appointed Rep Commercial Broker

Your permissions:

Independent Firsts only Credit Broker

Network or club:

 (if applicable)

Network FCA number:

 (if applicable)

Individual FCA number:

Have you met with your client face to face?

Yes No

Fees And Advice

Is this application a regulated mortgage contract? Yes No

Who is advising the client? Intermediary (you) Positive Lending

Do you wish to add these fees to the loan? Telegraphic transfer fee Lender fee Packager fee

Are you charging the client a fee? Yes No

If yes, how much? £

If yes, when are you charging the client? Upfront On application On offer On completion Add to loan

If yes, how much is refundable? £

If yes, when is it refundable?

Customer Vulnerability

Are you aware of any additional vulnerabilities that your client may have? Yes No

If you answer yes to this question, please provide further information on the Additional Details Page.

Loan details

How much would your client like to borrow: £

What is the purpose of the loan?

Is the loan for property purchase or refinance? Purchase Refinance

Client home address details

Living arrangements: Homeowner Tenant Living with parents Housing Association Council

Address and postcode:

Date moved into this address: Month: Year:

If less than three years, previous address and postcode:

Date moved into this address: Month: Year:

Dependants:	Name:	Age:
	Name:	Age:
	Name:	Age:
	Name:	Age:

Anyone else living in the property?

Security property details

If different from the home address, security address and postcode:

On a shared ownership scheme? Yes No

Property ever council owned? Yes No

Current property value: £

Date of purchase:

Purchase price: £

Property type (detached, flat, etc.):

Property has annex? Yes No

If it is a flat, number of storeys in the block:

Number of bedrooms:

If it is a flat, which storey is the flat situated:

Number of reception rooms:

EPC Rating:

Construction type, for example "Brick and tile":

Tenure: Freehold Leasehold If leasehold, years remaining on lease: Years

If leasehold, Freeholder details: Private company Housing Association Council

Does the client or any member of the client's family live, or intend to live, in the property: Yes No

Ground Rent (Yearly): £

Close to an electricity pylon? Yes No

Service Charge (Yearly): £

Property ever been flooded? Yes No

Solar panels? Yes No

In a flood risk zone? Yes No

Spray foam insulation? Yes No

Applicant(s) personal details

Applicant 1:

Title:
First name:
Middle name(s):
Surname:
Previous name(s):
Primary telephone:
Email:
Date of birth:
Marital status:
Nationality:
Country of birth:
Right to reside in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Any criminal convictions? Yes <input type="checkbox"/> No <input type="checkbox"/>

Applicant 2:

Title:
First name:
Middle name(s):
Surname:
Previous name(s):
Primary telephone:
Email:
Date of birth:
Marital status:
Nationality:
Country of birth:
Right to reside in the UK? Yes <input type="checkbox"/> No <input type="checkbox"/>
Any criminal convictions? Yes <input type="checkbox"/> No <input type="checkbox"/>

Employment details

Occupation:
Employer name:
Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/>
Self-emp: Ltd Co <input type="checkbox"/> Partnership <input type="checkbox"/> Sole trader <input type="checkbox"/>
Time in job: Year(s)
In probation period? Yes <input type="checkbox"/> No <input type="checkbox"/>
Employed salary: £
Bonus/overtime/commission: £
Any additional income received: £
Nature of additional income? eg. dividends, investment property, pension, etc.
Monthly take home pay: £
Self-emp, last year's figures: £
Self-emp, previous year's figures: £

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Self-emp, previous year's figures: £

Employment details

Applicant 1:

Planned retirement age:

National Insurance no:

Tax code:

Any expected changes to client's income or circumstances? Yes No

If yes, details:

Applicant 2:

Planned retirement age:

National Insurance no:

Tax code:

Any expected changes to client's income or circumstances? Yes No

If yes, details:

Client mortgage details

Current mortgage lender:

Mortgage account number:

Total balance outstanding: £

Monthly repayment: £

Term remaining on mortgage: Year(s)

Interest rate: %

Repayment type: eg. repayment, interest only:

Mortgage rate type: eg. fixed rate, variable rate:

Has client made all mortgage payments in full over the last 12 months? Yes No

Does client have any other loans or charges secured against the property? Yes No

Adverse credit

County Court Judgements (CCJs): Yes No

Defaults? Yes No

Debt Management Plans? Yes No

Bankruptcy/IVA? Yes No

Client monthly expenditure

Buildings & contents insurance: £

Ground rent/service charge: £

Maintenance/child support: £

Council tax: £

Gas/electricity/fuel: £

Water charges: £

Shopping including food, drinks & tobacco:
£

Transport including fares, petrol, maintenance,
tax & insurance: £

School related expenses: £

Communications: phones, internet & TV: £

Clothing & footwear: £

Entertainment & recreation: £

Pension contributions: £

Life assurance/critical illness cover: £

Household good/services: £

Memberships/club subscriptions: £

Savings/investments: £

Other expenditure: £

Please select the route to proceed with this enquiry:

ROUTE 1:

CASCADE TO THE BEST AVAILABLE PRODUCT AND REPORT ON THAT ONLY

In some cases we may need to approach more than one lender in order to secure your (your client's) loan. We always start with the lender that most closely matches your preferences and will give you the best deal possible. However, if that lender is not able to accommodate your circumstances, we will move to the next lender in line. This may mean that we need to share your (your client's) personal data with more than one lender. We will keep records of whomever we share information with so that we can request deletion where necessary.

Is your client happy for us to proceed on this basis? If so please select this route:

ROUTE 2:

REVIEW PRODUCTS LENDER BY LENDER, REPORT ONE AT A TIME

If you would prefer we can report back lender by lender until we have a lender that believes they can assist your client. We are very happy to take this approach but please note it will elongate the process.

If you prefer us to report lender by lender, please select this route:

ROUTE 3:

HIGH-LEVEL INDICATIVE TERMS ON LIKELY OPTIONS AVAILABLE

Would you like us to provide a quick overview of high-level indicative terms, without full client data being sent to any lender.

If you prefer us to provide indicative terms, please select this route:

Please be assured that we will not do any hard footprint credit searches that other institutions can view without express consent.

Declaration and Authorisation

In assessing the application, we will make enquiries about your client(s) including searching any records held by Credit Reference Agencies, Electronic Identity/Verification Systems and checking details with Fraud Prevention Agencies. If false or inaccurate information is provided and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held by the Credit Reference Agencies may already be linked to records relating to one or more of the financial associates.

For the purpose of this application your client(s) may be treated as financially linked and the application will be assessed with reference to any "associated" records. If it is a joint application or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about any joint applicant and anyone referred to; and (b) authorise us to search, link or record information at Credit Reference Agencies. An association between joint applicants and between anyone you tell us is a financial partner will be created at Credit Reference Agencies. This will link financial records, each of which will be taken into account in all future applications. This will continue until a disassociation is successfully filed at the Credit Reference Agencies.

You confirm that your client(s) has/have given consent to us disclosing details of their application to Credit Reference Agencies, Fraud Prevention Agencies and our panel lenders. This information may be used to help us and other organisations to (a) assess the financial risk of dealing with them and other associates; (b) may be used to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims; (c) administer agreements and insurance policies with them; (d) help prevent or detect fraud, prevent money laundering or other crimes, recover debts and trace debtors; and (e) for statistical analysis about credit, insurance and fraud.

The lender(s) we recommend may use "credit scoring" or other automated process in deciding whether to accept your client's application and during the life of their loan account. Lenders may use an initial soft search at the early stages of an enquiry, a full search on application and may recheck prior to or at completion.

IMPORTANT CONSENT INFORMATION & ADDITIONAL NEEDS DECLARATION

Please read this before you sign. Our full privacy statement can be viewed on our website.

By completing this agreement and returning by email, or by printing, completing, signing and returning by post, you consent to us using and disclosing details as described above. References to "we" and "us" include any subsidiary or other company associated or affiliated with Positive Lending (UK) Ltd.

At certain stages of the process we will be contacting the client, please tick all of the ways in which they are happy for us to contact them:

email telephone (including voicemail) SMS/Text messaging

You/they agree that telephone conversations and other communications between us or third parties may be recorded and/or monitored to assist in improving customer and collections services.

The consent given to use personal information we will assume expires on the completion of the loan or cancellation of this application if sooner. Full details of how we hold, process and manage personal information are explained within our privacy statement on our website.

Please sign to confirm you have read, understand and agree to the terms above and you are providing permission for credit searches to be undertaken. If you are signing on behalf of your client, you confirm that you have their consent as above:

Intermediary signature:

Date:

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending, Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF | 01202 850 830

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Registered Office: Positive House, GP Centre, Yeoman Road, Ringwood, Hampshire BH24 3FF. Registered in England and Wales No. 6700848

Additional Details

Please provide any additional information to support this application:

Thank you for your enquiry

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