

Intermediary Further Advance Data Capture Form



Roll number A/

Panel Number (If Known)

Payment Route

Additional Borrowing applications will not be permitted within 6 months of completion of the original mortgage.

Please give information in the space provided or tick the appropriate box.

		Complete sections 1-9 inclusive for a Key Facts Illustration		
		Applicant 1	Applicant 2	
1. Applicants				
Forename(s)		<input type="text"/>	<input type="text"/>	
Surname(s)		<input type="text"/>	<input type="text"/>	
2. Property Details		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
		Postcode		
Has the client's name or address changed in the last 3 years	✓	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, provide details in section 20.	
3. Customer Authority				
Has authority been received from at least one applicant to obtain their account details?	✓	Yes <input type="checkbox"/> No <input type="checkbox"/>		
4. Level of Advice	✓	Advised <input type="checkbox"/> Non Advised <input type="checkbox"/>		
Commission passed onto applicant(s)	✓	All <input type="checkbox"/> Part <input type="checkbox"/> None <input type="checkbox"/>		
5. Intermediary Fees		Fee 1	Fee 2	Fee 3
Fee type		<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount of fee		£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Is the fee refundable?	✓	All <input type="checkbox"/> Part <input type="checkbox"/> None <input type="checkbox"/>	All <input type="checkbox"/> Part <input type="checkbox"/> None <input type="checkbox"/>	All <input type="checkbox"/> Part <input type="checkbox"/> None <input type="checkbox"/>
Fee due		<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Existing Loan Details				
Estimated property value		£ <input type="text"/>		
7. New Loan Details				
Is any part of the loan for debt consolidation?	✓	Yes <input type="checkbox"/> No <input type="checkbox"/>		
Reason for loan 1		<input type="text"/>		
Loan amount		£ <input type="text"/>		
Cost of service/improvements		£ <input type="text"/>		
Reason for loan 2 (if applicable)		<input type="text"/>		
Loan amount		£ <input type="text"/>		
Cost of service/improvements		£ <input type="text"/>		
Is a new additional lending term 1 required, if so, what is the new loan term?	✓	Yes <input type="checkbox"/> No <input type="checkbox"/>		
New loan term		<input type="text"/>		
Would you like this new term to apply to the whole mortgage?	✓	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If new repayment type renewed?	✓	Yes <input type="checkbox"/> No <input type="checkbox"/>		
New Repayment Type	✓	Repayment <input type="checkbox"/> Interest Only <input type="checkbox"/> Part Interest Only and Part Repayment <input type="checkbox"/>		
Interest Only amount		£ <input type="text"/>		

External Investments

ISA amount

Pension amount

Endowment amount

Other investment amount

If other, please specify?

Total premiums

8. Products

Are there any products to be removed, if so, please specify?

Early Repayment Charge to be added to the loan? Yes No

1 2 3 4 5

New product code(s)

Amount allocated to product

Interest Calculation Method-Daily/Annual?

9. Fee Details

Product fee Yes No

Higher Lending Charge Yes No

Arrangement Fee Yes No

Fees to be added to the loan amount and not paid within 14 days of completion.

Complete sections 10-20 for a full additional borrowing application where applicable

10. Current Employment Details

	Applicant 1	Applicant 2
Type of employment	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Contract type <input checked="" type="checkbox"/>	Permanent <input type="checkbox"/> Probationary <input type="checkbox"/> Piecework <input type="checkbox"/> Sub-contract <input type="checkbox"/> Seasonal/Temp <input type="checkbox"/> Fixed/short term <input type="checkbox"/> Agency <input type="checkbox"/>	Permanent <input type="checkbox"/> Probationary <input type="checkbox"/> Piecework <input type="checkbox"/> Sub-contract <input type="checkbox"/> Seasonal/Temp <input type="checkbox"/> Fixed/short term <input type="checkbox"/> Agency <input type="checkbox"/>
Self-employed? <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Start date of employment	<input type="text"/>	<input type="text"/>
Percentage of business owned	<input type="text"/> %	<input type="text"/> %
Anticipated retirement age	<input type="text"/>	<input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>
Employer's fax number	<input type="text"/>	<input type="text"/>
Employer/Business name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode	Postcode
Foreign address <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Any other income in addition to current employment? <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

(If 'Yes', please complete 'Other Income' in section 14.)

Notes for completion of the Intermediary Further Advance Data Capture Form

Section 1

Complete the applicant(s) Forename(s) and Surname(s) as appropriate.

Section 2

Complete the property details for the applicant(s).

Indicate if the applicant(s) address has changed in the last 3 years, if **Yes**, please provide details in section 20.

Section 3

Has authority been obtained from at least one applicant to obtain their mortgage account's details?

Section 4

The Level of Advice given to the applicant(s) should be recorded.

Whether any commission received will be passed to the applicant(s) should be recorded.

Section 5

The Fee Type can be either **Brokerage Fee, Cancellation Fee** or **Arrangement Fee**. If more than one fee applies then these must be recorded separately.

For each fee, the amount should be recorded as well as whether the fee is refundable in **Full, Part** or **None**.

When the fee is due should be recorded as **On Application, At Offer, Within 14 days of Completion** or **On Cancellation**.

Section 6

This is an optional field unless no valuation or current indexed valuation is held (see Customer Summary).

Section 7

The following are the reasons for a further advance:

Business Purposes, Consumer Goods, Debt Consolidation, Gift to Relative, Home Improvements, Investment Purposes, Purchase Freehold, Purchase Additional Land Adjacent to Property, Purchase Extension Lease, Repay Subsequent Charge – Clearing Bank, Repay Subsequent Charge – Non-Clearing Bank, Repairs, Second Home Loan, Repay Halifax Homeowner Loan.

Term Changes

Regulated Accounts

Customer has no Additional Lending 1 (see Customer Summary)

- The Further Advance must be over a new term in years only.

Customer already has Additional Lending 1 (see Customer Summary)

- The Further Advance can be taken over the remaining term of the Additional Lending 1; or
- A new term in years can be selected for both the Further Advance and Additional Lending 1.

Non-regulated Accounts

Customer has no Additional Lending 1 (see Customer Summary)

- The Further Advance can be over a new term in years only; or
- The whole of the mortgage can be taken over a new term in years only.

Customer already has Additional Lending 1 (see Customer Summary)

- The Further Advance can be taken over the remaining term of the Additional Lending 1; or
- A new term in years can be selected for both the Further Advance and Additional Lending 1; or
- A new term in years can be selected for the whole of the mortgage.

Repayment Type

Regulated Accounts

The Repayment Type can only be amended where the existing loan is Interest Only (see Customer Summary). Where the customer has sufficient External Investments to cover the additional lending, the Repayment Type can be selected as Interest Only. Otherwise Part Interest Only and Part Repayment should be selected. The Interest Only amount should be amended accordingly.

Non-regulated Accounts

Any Repayment Type can be selected and the appropriate adjustments made to the Interest Only amount.

Where the Interest Only amount has been amended, the appropriate adjustments must be made to the External Investments. The total of the External Investments **must** be the same as the Interest Only amount keyed.

Section 8

For each new product selected, the six digit alphanumeric code should be recorded. This must be in the format XXXnnn.

Regulated Accounts

No amendments can be made to any Existing Products. A new product can be added for the Further Advance amount (including any fees being added to the loan) only.

The Interest Calculation Method of the product selected must be the same as the Interest Calculation Method applicable on the account. If the account is currently on Annual it must remain on Annual.

Section 8 cont.

Non-regulated Accounts

The amount of the mortgage on any existing product cannot be amended. The only options are to leave the amount on the product the same, or to remove the product from the mortgage. If any product is to be removed, this must be recorded in this section.

If the removal of a product means that an Early Repayment Charge will be applicable, the applicant must indicate whether this will be added to the loan or paid by the customer.

For each new product selected, the six digit alphanumeric code should be recorded. This must be in the format XXXnnn. In addition, the amount of the mortgage to be transferred to this product should also be recorded.

The total amount on existing and new products should be the same as the total of the loan balances shown on the Customer Summary.

The Interest Calculation Method should be recorded. Where there is no existing Annual Interest product, or the Annual Interest product is being removed, the Interest Calculation Method can be amended to Daily Interest. The account cannot be transferred to Annual Interest, if it is already on Daily Interest.

Section 9

If the customer wishes to pay the fees, then the 'No' box should be ticked.

Section 10

The employment type can be either **Actor, Barrister, Dentist, Doctor (Junior), Doctor (Medical), Driver, Executive, Forces Personnel, House person, Manager, Media Personality, Nurse, Office Staff, Other Employment, Production, Professional, Professional Sports Person, Retired, Sales, Self Employed IT, Consultant, Semi-Professional, Service, Student or Trades.**

If you have answered 'yes' to 'Self-employed', you will need to complete section 12.

Section 11

Complete the income details for the applicant(s).

Section 12

Complete the self-employed details for the applicant(s) where 'yes' has been answered to 'Self-employed' in section 10.

Section 13

Complete the previous employment details for the applicant(s) where appropriate.

Section 14

Complete the other income details for the applicant(s) where 'yes' has been answered to "Any other income in addition to current employment?" in section 10.

Section 15

Complete personal finances for the applicant(s).

Section 16

The commitment type can be either **Budget Account, Buy now pay later, Charge card, Credit card, Current account, Hire purchase, Interest free loan, Loan, Mail order, Maintenance, Mortgage, Overdraft, Rental or Tenancy.**

Each commitment must be recorded separately.

Section 17

Complete payment information for the applicant(s).

Section 18

Complete contact name of person(s) who can arrange for the valuer to enter the property,

Section 19

Complete conveyancer details for the applicant(s), where applicable (e.g. purchase additional land adjacent to property).

Section 20

Complete previous name and address details for the applicant(s) where appropriate.

