

APPLICATION FORM INDIVIDUAL



-Before you can be authorised, we must be satisfied that you are 'fit and proper'. This application form helps us to assess your fitness and propriety effectively.

-This application form is for advisers, or individuals who own 20% shares or more in the applying Appointed Representative.

-It is imperative that you complete the application fully and accurately. Non-disclosure of information may result in your application being rejected.

-If there is any information not requested in this form that affects your fitness and propriety, please provide details in Appendix 1. If you are unsure whether any information is relevant, please tell us about it anyway.

1. PERSONAL INFORMATION

Title

Full Name

Email Address

AR Name

Telephone

Mobile

Date of Birth

NI Number

Nationality

Previous Name(s)

Reason for change

If you are (or have previously been) Financial Conduct Authority (FCA) authorised or approved, please provide your Individual Reference Number (IRN):

How did you hear about us?

If you were introduced to us by a BDM or referred to us, please write the person's name below who introduced you to us:

ADDRESS HISTORY

Please provide a full 5 years personal address history. Please provide details of any further addresses in appendix 1:

Current Address

Residential Status: Homeowner Tenant Living with parents
Postcode

On which date did you move into this address:

Previous Residential Address 1

Residential Status: Homeowner Tenant Living with parents
Postcode

When did you live at this address? From: To:

Previous Residential Address 2

Residential Status: Homeowner Tenant Living with parents
Postcode

When did you live at this address? From: To:

2. AUTHORISATION

Are you applying to become an adviser? Yes No

What is your role in the business? Please tick all that apply:

Director/Partner Principal Senior Manager Adviser

For which business categories do you wish to be authorised? Please note that we may request evidence of qualification or experience in these areas.

Mortgages

Mortgages Equity Release Bridging and Commercial

Insurance

Protection Business Protection General Insurance Private Medical Insurance

How will you be conducting business?

Telephone Face to face

3. CONDUCT

Competency

Do you currently hold Competent Adviser Status for these products:

Mortgages Protection General Insurance
Private Medical Insurance Business Protection Equity Release

Are you currently registered as a trainee adviser? If so, for how long have you been a trainee?

Are you currently supervising any trainee advisers? Yes No

Within the last 12 months, how many hours of CPD activity have you undertaken?

Conduct Issues

If the answer to any of the following questions is yes, please provide details in Appendix 1.

Do you have any previous criminal convictions? Yes No

Have you ever been subject to any County Court Judgments, Bankruptcy proceedings or IVAs? Yes No

Have you personally, or a company you have been involved with, ever been subject to any lender warning or panel removal? Yes No

Have you personally, or a company you have been involved with, ever been involved in the sale of Arch Cru/Key Data/UCIS? Yes No

Have you personally, or a company you have been involved with, ever been subject to a warning from the FCA? Yes No

Have you personally been subject to any upheld complaints in the past 10 years relating to regulated business? Yes No

Do you, or a company you hold a position of influence in, currently hold any debts related to regulated activity? Yes No

Are there any other issues pertaining to your fitness and propriety that you have not already disclosed? Yes No

Do you/have you ever received introduced business from a firm or individual? Yes No

Do you introduce business to a firm or individual? Yes No

4. EMPLOYMENT HISTORY

Please provide details of employment for the past 10 years. It is a regulatory requirement to obtain references from the previous 6 years of employment, however, we reserve the right to reference up to 10 years. It is imperative that all gaps in employment or periods of unemployment of over 1 month are explained in full in the space provided at the end of this section.

Current Firm

Firm FCA Number Position Held

Employment Status: Employed Self-Employed

Address

Postcode

Period of employment: From To

Is this firm currently an appointed representative? Yes No

Principal Name Principal FCA Number

Did the firm have any other principals during your employment? If so, please provide details below:

May we contact this firm and their principal for a reference now? Yes No

Previous Firm 1

Firm FCA Number Position Held

Employment Status: Employed Self-Employed

Address

Postcode

Period of employment: From To

Did the firm have any other principals during your employment? If so, please provide details below:

Reason for leaving: Resignation Redundancy Termination/Dismissal
 Retirement End of Contract

Please provide details:

May we contact the firm and their principal for a reference now? Yes No

Previous Firm 2

Firm FCA Number Position Held

Employment Status: Employed Self-Employed

Address

Postcode

Period of employment: From To

Did the firm have any other principals during your employment? If so, please provide details below:

Reason for leaving: Resignation Redundancy Termination/Dismissal
 Retirement End of Contract

Please provide details:

May we contact the firm and their principal for a reference now? Yes No

Previous Firm 3

Firm FCA Number Position Held

Employment Status: Employed Self-Employed

Address

Postcode

Period of employment: From To

Did the firm have any other principals during your employment? If so, please provide details below:

Reason for leaving: Resignation Redundancy Termination/Dismissal
 Retirement End of Contract

Please provide details:

May we contact the firm and their principal for a reference now? Yes No

Please provide details of any gaps in your employment history, ensuring that all dates over the past 10 years are accounted for:

5. DIRECTORSHIPS

Please give the name of every company/partnership, of which you have ever been a director/partner/controller. Please give details of any cessation of a directorship in the Additional Notes, Appendix 1.

Firm Name	Nature of business	Role in business	Date From	Date To

Are you or your spouse/partner a shareholder in any other Financial Services Company where your shareholding exceeds 10% of total Shares issued? Yes No

Have you ever held or do you currently hold, any contracts, authorisations, approvals or business relationship or association with any Financial Services Company or are you a director or representative of such company which is not listed in the employment details section of this application?

Yes No

If yes, please provide full details in Appendix 1.

6. QUALIFICATIONS

Please enclose scanned copies of certificates with your application

CeMap Date Attained

MAQ Date Attained

CeMap Bridge Date Attained

FPC/CeFA Date Attained

CF1/CF6 Date Attained

Other:

7. KEY PERFORMANCE INDICATORS

Volume of Completions

Please advise the number of completions for each product in the last 12 and 24 months:

Mortgages

Residential Mortgages: 12 months 24 months

Buy to Let: 12 months 24 months

Equity Release: 12 months 24 months

Commercial/Business: 12 months 24 months

Bridging: 12 months 24 months

Second Charge: 12 months 24 months

PMI 12 months 24 months

Insurance

Mortgage Protection: 12 months 24 months

Income Protection: 12 months 24 months

Business Protection: 12 months 24 months

Home Insurance: 12 months 24 months

Payment Protection Insurance: 12 months 24 months

Persistency

Please provide your persistency rates for the past 12 and 24 months:

12 months %

24 months %

8. FINANCIAL PROMOTIONS

Please provide details of any current professional social media accounts, adverts or any other financial promotions that you currently use:

9. FITNESS AND PROPRIETY

If you answer 'yes' to any of the questions in this section, please provide further details in Appendix 1, clearly referencing the question:

1. Criminal Proceedings

1.1 Have you ever been convicted of any criminal offence (whether spent or not and whether or not in the United Kingdom) involving financial crime, offences against the administration of public justice (such as perjury, perverting the course of justice and intimidation of witnesses or jurors), serious tax offences or other dishonesty; or relating to companies, building societies, industrial and provident societies, credit unions, friendly societies, insurance, banking or other financial services, insolvency, consumer credit or consumer protection, money laundering, market manipulations or insider dealing? Yes No

1.2 Are you currently the subject of any criminal proceedings or investigation, whether in the UK or elsewhere? Yes No

1.3 Have you ever been given a caution in relation to any criminal offence? Yes No

1.4 Have you been ordered to produce documents pursuant to any ongoing criminal investigation or been the subject of a search (with or without a warrant) pursuant to any ongoing criminal investigation? You should include all matters even where you were not the subject of the investigation. Yes No

1.5 Has any firm at which you hold or have held a position of influence ever:
Been convicted of any criminal offence? Yes No

1.6 Been summonsed, charged with or otherwise investigated or prosecuted for any criminal offence, regardless of whether this has resulted in a conviction? Yes No

1.7 Been ordered to produce documents in relation to any criminal investigation or been the subject of a search (with or without a warrant) in relation to any criminal investigation? Yes No

2. Civil Proceedings

2.1 Have you, or a firm in which you hold or have held a position of significant influence ever been the subject of a judgement debt or award? Yes No

2.2 Do you currently have any judgment debts that remain unsatisfied? Yes No

2.3 Have you ever been party to any civil proceedings which resulted in any order against the candidate (other than a judgement debt or award referred to above)? (You should include, for example, injunctions and employment tribunal proceedings.) Yes No

2.4 Are you aware of any proceedings that have begun or anyone's intention to begin proceedings against you, for a CCJ or another judgement debt? Yes No

2.5 Have you ever failed to satisfy any such judgment debts (including CCJs) made under a court order still outstanding, whether in full or part, within one year of the order being made? Yes No

2.6 Have you ever had assets sequestrated? Yes No

2.7 Have you ever been involved in any proceedings relating to bankruptcy or judgment debts even if such proceedings did not result in the making of any kind of order against you or result in any kind of agreement with you? Yes No

2.8 Have you ever been adjudged by a court or tribunal (whether criminal, civil or administrative) for any fraud, misfeasance, negligence, wrongful trading or other misconduct? Yes No

2.9 Are you, or a firm at which you currently hold or have held a position of influence in the past 12 months currently party to any civil proceedings? Yes No

2.10 Are you aware of anybody's intention to begin civil proceedings against you or a firm in which you hold a position of influence? Yes No

2.11 Has any firm at which you hold or have held a position of influence ever been adjudged by a court civilly liable for any fraud, misfeasance, wrongful trading or other misconduct? Yes No

2.12 Has any firm at which you hold or have held a position of influence ever been the subject of a judgement debt or award against the firm? Yes No

2.13 Has any firm at which you hold or have held a position of influence ever been party to any other civil proceedings which resulted in an order against the firm? Yes No

2.14 Has any company, partnership or unincorporated association of which you are or have been a controller, director, senior manager, partner or company secretary, in the United Kingdom or elsewhere, at any time during their involvement, or within one year of such an involvement, been put into liquidation, wound up, ceased trading, had a receiver or administrator appointed or entered into any voluntary arrangement with its creditors?

Yes No

3. Business and Employment Matters

3.1 Have you ever been disqualified from acting, or refused permission to act as a director or similar position (one where the candidate acts in a management capacity or conducts the affairs of any company, partnership or unincorporated association)?

Yes No

3.2 Have you ever been the subject of any proceedings of a disciplinary nature, or the subject of any investigation which has led to, or might lead to disciplinary proceedings, regardless of whether the proceedings or investigation resulted in any finding against you?

Yes No

3.3 Have you been the subject of an investigation into allegations of misconduct or malpractice in connection with any business activity? (This question covers internal investigation by an authorised firm, as well as investigation by a regulatory body, at any time.)

Yes No

3.4 Have you ever been refused entry to, or been dismissed, suspended or requested to resign from, any profession, vocation, office or employment, or from any fiduciary office or position of trust whether or not remunerated?

Yes No

3.5 Do you have any material written complaints made against you by your clients or former clients in the last five years which you have accepted, or which are awaiting determination, or have been upheld – by an ombudsman or complaints scheme?

Yes No

4. Regulatory Matters

Please answer the following questions relating to yourself, or any company, partnership or unincorporated associate of which you are or have been a controller, director, senior manager, partner or company secretary, during your association with the entity and for a period of three years after your association ceased:

Have you ever:

4.1 Been refused, had revoked, restricted, been suspended from or terminated, any licence, authorisations, registration, notification, membership or any other permission granted by any such body?

Yes No

4.2 Been criticised, censured, disciplined, suspended, expelled, fined or been the subject of any other disciplinary or interventional action by any such body?

Yes No

4.3 Received a warning (whether public or private) that such disciplinary or interventional action may be taken against you or the firm?

Yes No

4.4 Been the subject of an investigation by any regulatory body, whether or not such an investigation resulted in a finding against you or the firm?

Yes No

4.5 Been required or requested to produce documents or any other information to any regulatory body in connection with such an investigation (whether against the firm or otherwise)?

Yes No

4.6 Been investigated or been involved in an investigation by an inspector appointed under companies or any other legislation, or required to produce documents to the Secretary of State, or any other authority, under any such legislation?

Yes No

4.7 Ceased operating or resigned whilst under investigation by any such body or been required to cease operating or resign by any regulatory body?

Yes No

4.8 Decided, after making an application for any licence, authorisation, registration, notification, membership or any permission granted by any such body, not to proceed with it?

Yes No

4.9 Been the subject of any civil action related to any regulated activity which has resulted in a finding by a court, regardless of whether this was against you?

Yes No

4.10 Provided payment services or distributed or redeemed e-money on behalf of a regulated firm or itself under any contractual agreement where that agreement was terminated by the regulated firm?

Yes No

4.11 Been convicted of any criminal offence, censured, disciplined or publicly criticised by any inquiry, by the Takeover Panel or any governmental or statutory authority or any other regulatory body (other than as indicated in this group of questions).

Yes No

In relation to activities regulated by the FCA/PRA or any other regulatory body, have you or any firm at which you hold or have held a position of influence at any time during and within one year of your association with the firm ever:

4.12 Been found to have carried on activities for which authorisation or registration by the FCA/PRA or any other regulatory body is required without the requisite authorisations?

Yes No

4.13 Been investigated for the possible carrying on of activities requiring authorisation or registration by the FCA/PRA or any other regulatory body without the requisite authorisation whether or not such investigation resulted in a finding against you?

Yes No

4.14 Been found to have performed a controlled function (or an equivalent function requiring approval by the FCA/PRA or any other regulatory body) without the requisite approval?

Yes No

4.15 Been investigated for the possible performance of a controlled function (or an equivalent function requiring approval by the FCA/PRA or any other regulatory body) without the requisite approval, whether or not such investigation resulted in a finding against the candidate?

Yes No

4.16 Been found to have failed to comply with an obligation under the Electronic Money Regulations 2011 or Payment Services Regulations 2009 to notify the FCA/PRA of the identity of a person acting in a position of influence over its electronic money or payment services business?

Yes No

4.17 Been the subject of disqualification direction under section 59 of the Financial Services Act 1986 or a prohibition order under section 56 FSMA, or received a warning notice proposing that such a direction or order be made, or received a private warning?

Yes No

10. FINANCIAL INFORMATION

We must establish the financial position of all candidates. You should indicate where any assets or liabilities are jointly held but account for your share only.

Please provide evidence to confirm your current assets and liabilities. We may need evidence of value for non-capital assets.

Assets (£)	Liabilities (£)
Principle Residence	Mortgage
Other Properties	Other Mortgages
Bank Accounts	Loans
Savings	Hire Purchase
Investments	Credit Cards
Stocks/Shares	Payment Arrangements (eg CCJs/ IVAs)
	Industry Debt
Total Assets	Total Liabilities

For other properties, please provide the address for each property:

Property 1

	Postcode
Value	Mortgage

Property 2

	Postcode
Value	Mortgage

Property 3

	Postcode
Value	Mortgage

11. DECLARATION

I hereby authorise The Right Mortgage Ltd to seek further information from third parties as appropriate. I confirm that the information provided in the application form is to the best of my knowledge and belief and is complete and accurate. I understand the supply of any misleading information, the deliberate omission of any adverse information or any attempt to mislead The Right Mortgage Ltd will be an act of misconduct, and could lead to rejection of my application. I will notify The Right Mortgage Ltd of any material change within this application whilst it is under consideration. I understand that my appointment, as an agent of The Right Mortgage Ltd shall only take effect when I and The Right Mortgage Ltd have signed the relevant contracts.

I understand that The Right Mortgage may decline my application at their sole discretion and do not have a duty to us to disclose the grounds for declining the application.

The information given in this form and other personal data provided to or obtained by The Right Mortgage during the application process and subsequent to authorisation will be used in accordance with the General Data Protection Regulation (GDPR), and any superseding regulation. The data will be used by The Right Mortgage in fulfilling its regulatory responsibilities to the FCA and complying with other relevant legislation, as well as the purposes outlined in full in The Right Mortgage's privacy policy. This could involve disclosing the personal data to other bodies, including regulators or law enforcement bodies. For full details on how your data will be stored, processed, retained and shared, please refer to The Right Mortgage's privacy policy, which will be available on our website.

As part of our regulatory responsibilities and our ongoing fitness and propriety assessment, we will from time to time conduct credit checks to ensure your ongoing credit worthiness.

I understand that I am giving permission for Experian to perform a soft credit check on my credit file.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at <http://www.experian.co.uk/crain/index.html>

I understand that The Right Mortgage Ltd must be satisfied that I am a 'fit and proper' person.

I consent to The Right Mortgage contacting me by:

Post

Phone

SMS

Email

Signature

Print Name

Position

Date

Please complete the appropriate appendices, then return to:

Email: applications@therightmortgage.co.uk

Post: New Applications
The Right Mortgage Ltd
St Johns Court
70 St Johns Close
Knowle
West Midlands
B93 0NH

Appendix 1: Additional Notes