



**Eden Asset Finance Ltd**  
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# CONFIDENTIAL CLIENT QUESTIONNAIRE

## PLEASE CHECK AND SIGN

In order to provide you with the most suitable advice and recommendation, Eden require full details of your current financial situation. By completing all the sections of this questionnaire, Eden can ensure that our recommendations are appropriate for your requirements.

### **Data Protection Act 1984**

All information provided to Eden regarding your personal and financial situation will be held on our computer records and files and will be treated in the strictest confidence. This information will only be used and/or passed to third parties in connection with any mortgage and insurance enquiries/applications made on your behalf by Eden.

### For Internal use only

Consultant		Personal Administrator	
Source of Intro		Enquiry Date	
Case Number		Phone Appt. Date	
NEW MORTGAGE	YES/NO	INVESTMENT MORTGAGE	YES/NO
REMORTGAGE	YES/NO	FURTHER ADVANCE	YES/NO

Please complete this form for both Applicant 1 and Applicant 2, if applying for a Joint Mortgage or Loan. Complete for Applicant 1 only, if the Mortgage or Loan is to be in your sole name only.

Answer all questions, stating N/A to those questions not relevant to your application. If there are questions that may be relevant to your application, but you are not sure how to answer, please leave these blank and we will contact you about this.

1. Personal Details	Applicant 1	Applicant 2
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Surname		
Forename		
Title		
Date of Birth		
Employment Status		
Marital Status		
Previous or Maiden Name		
Number of Dependents & Ages		
Nationality		
Country of Residence		
National Insurance Number		
Planned Retirement Age		
Are you a Smoker?		

2. Address Details	Applicant 1	Applicant 2
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House Number/Name		
Address Line 1		
Address Line 2		
Town/City		
County		
Postcode		
On Electoral Roll?		
Date moved to this address?		

What is your current residential status?		
Home owner		
Tenant		
Living with parents		
Other		

If less than 3 years at current address, please provide details of your previous address		
House Number/Name		
Address Line 1		
Address Line 2		
Town/City		
County		
Postcode		
Date moved to this address?		

Tenancy Details (where appropriate)	Applicant 1	Applicant 2
Please provide details of tenancy type and rental expenditure, if relevant.		
Landlord's Name?		
Address Line 1		
Address Line 2		
Town/City		
County		
Postcode		
Telephone number		
Fax number		

3. Telephone Details	Applicant 1	Applicant 2
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Email Address		
Home Number		
Work Number		
Mobile Number		
Fax Number		
What is the best time to contact you?		
What is your preferred telephone method of contact?		

4. Employment Details	Applicant 1	Applicant 2
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What is your employment status? State YES in the appropriate category(s) below.		
What is your Occupation?		
Employed ?		
Self-Employed ?		
Unemployed ?		
Houseperson ?		
Retired ?		
Professional ?		
Director ?		
Permanent? Yes/No		
When did you start at your current place of employment?		

Please provide details of your employer below.		
Employer Name		
Address Line 1		
Address Line 2		
Town/City		
County		
Postcode		
Telephone Number		
Fax Number		

<b>Previous Employment:</b> If less than <b>one year</b> at current employment, please provide details of your <b>previous</b> employment status? State YES in the appropriate category(s) below.		
<b>Your previous Occupation?</b>		
<b>Employed ?</b>		
<b>Self-Employed ?</b>		
<b>Unemployed ?</b>		
<b>Houseperson ?</b>		
<b>Retired ?</b>		
<b>Professional ?</b>		
<b>Director ?</b>		
<b>Permanent? Yes/No</b>		
<b>When did you start at your previous place of employment?</b>		
<b>Please provide details of your previous employer below.</b>		
<b>Employer Name</b>		
<b>Address Line 1</b>		
<b>Address Line 2</b>		
<b>Town/City</b>		
<b>County</b>		
<b>Postcode</b>		
<b>Telephone Number</b>		
<b>Additional Occupation Details:</b>		
<b>Do you have a 2nd job?</b>		
<b>What is your 2nd job description / occupation?</b>		
<b>What is the status of your 2nd employment</b>		

<b>5. Income Details</b>	<b>Applicant 1</b>	<b>Applicant 2</b>
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<b>Please provide details of your income, including overtime and bonuses.</b>		
<b>Annual Basic Income?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Guaranteed Overtime?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Regular Overtime?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Bonus or Commission?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Please provide details of any other irregular income:</b>		
	£	£
<i>Provable? Yes/No</i>		
	£	£
<i>Provable? Yes/No</i>		
<b>Please provide details of any other types of income:</b>		
<b>Investment income?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Mortgage Subsidy?</b>	£	£

<i>Provable? Yes/No</i>		
<b>Large town allowance?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Maintenance payments?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Non-contributory pension?</b>	£	£
<i>Provable? Yes/No</i>		
<b>Car allowance?</b>	£	£

<b>Your total annual income (before tax) is ?</b>	£	£
<b>Your total monthly income (before tax) is ?</b>	£	£

6. Expenditure Details	Applicant 1	Applicant 2
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<b>Mortgages – please provide details of all current mortgages.</b>		
<b>Lender?</b>		
<b>Original Loan amount?</b>	£	£
<b>Original Term?</b>		
<b>Current Balance?</b>	£	£
<b>Remaining Term?</b>		
<b>Monthly Payment?</b>	£	£
<b>% Interest Rate?</b>		
<b>Early Redemption Charges?</b>	£	£
<b>Please indicate your current mortgage type.</b>		
<b>Capital &amp; Interest (Repayment)?</b>		
<b>Interest Only?</b>		
<b>Flexible mortgage?</b>		
<b>End date of current interest rate period?</b>		
<b>Mortgage Account Number?</b>		
<b>If interest only, please indicate the repayment method &amp; final anticipated value.</b>		
<b>Monthly Payments?</b>		
<b>ISA?</b>		
<b>PEP?</b>		
<b>Pension?</b>		
<b>Endowment?</b>		
<b>Other?</b>		
<b>Are there any redemption penalties on your existing mortgage?</b>		
<b>If yes, please give details.</b>		
<b>Are you prepared to pay any redemption penalties?</b>		
<b>In cash or add to new mortgage?</b>		
<b>Is your existing mortgage portable to new property?</b>		
<b>If selling your existing property, what is the estimated sale price?</b>	£	£

<b>Total Outstanding Balances</b>	£	£
<b>Total Monthly Payments</b>	£	£

<b>Loans – please provide details of any existing loans, <u>excluding</u> mortgages.</b>		
<b>1. Description/Lender?</b>		
Original loan amount?	£	£
Balance Outstanding?	£	£
Monthly payment?	£	£
Months left to run?		
Add it to your new loan?		
<b>2. Description/Lender?</b>		
Original loan amount?	£	£
Balance Outstanding?	£	£
Monthly payment?	£	£
Months left to run?		
Add it to your new loan?		

<b>Credit Cards – please provide details of any existing Credit and Store Cards.</b>		
<b>1. Description/Lender?</b>		
Balance Outstanding?	£	£
Monthly payment?	£	£
Add it to your new loan?		
<b>2. Description/Lender?</b>		
Balance Outstanding?	£	£
Monthly payment?	£	£
Add it to your new loan?		
<b>3. Description/Lender?</b>		
Balance Outstanding?	£	£
Monthly payment?	£	£
Add it to your new loan?		
<b>4. Description/Lender?</b>		
Balance Outstanding?	£	£
Monthly payment?	£	£
Add it to your new loan?		
<b>2. Description/Lender?</b>		
Original loan amount?	£	£
Balance Outstanding?	£	£
Monthly payment?	£	£
Months left to run?		
Add it to your new loan?		
<b>5. Description/Lender?</b>		
Balance Outstanding?	£	£
Monthly payment?	£	£
Add it to your new loan?		
<b>Total Outstanding Balances</b>	£	£
<b>Total Monthly Payments</b>	£	£
<b>6. Description/Lender?</b>		
Original loan amount?	£	£
Balance Outstanding?	£	£
Monthly payment?	£	£
Months left to run?		
Add it to your new loan?		

<b>Total Outstanding Balances</b>	£	£
<b>Total Monthly Payments</b>	£	£

All other Monthly Expenditure and Outgoings.	Monthly £	Monthly £
Mortgage/Rent	£	£
Council Tax	£	£
Water Rates	£	£
Gas	£	£
Electricity	£	£
Telephone	£	£
Food/Shopping	£	£
Insurances	£	£
TV/Satellite	£	£
Fuel	£	£
Car Insurance	£	£
Transport	£	£
Servicing	£	£
Pensions	£	£
Other	£	£
	£	£
	£	£

<b>Total Monthly Other Expenditure</b>	£	£
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<b>Your Grand Total Monthly Expenditure and Outgoings</b>	£	£
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<b>Your Grand Total Outstanding Balances.</b>	£	£
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7. Credit History Details	Applicant 1	Applicant 2
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<b>Please state Yes or No to the following questions or answer directly as required:</b>		
<b>Have you ever had a mortgage or loan refused?</b>		
<b>If yes, please give details.</b>		
<b>Have you ever had a property repossessed?</b>		
<b>Have you ever had a judgments for bad debt/loan default registered against you or your company?</b>		
<b>Have you ever been declared bankrupt / made an arrangement with your creditors?</b>		
<b>If yes, has the bankruptcy been discharged?</b>		
<b>If no, when will the bankruptcy be discharged?</b>		
<b>Does either applicant have adverse credit history?</b>		
<b>If yes to the above, please give details below of previous credit problems e.g. CCJ's, Defaults, IVA's, Arrears, Bankruptcy.</b>		
<b>Lender Name?</b>		
<b>Lender Address</b>		
<b>Date of action?</b>		
<b>Monthly payment?</b>		

Date satisfied?		
Account Number?		
Lender Name?		
Lender Address		
Date of action?		
Monthly payment?		
Date satisfied?		
Account Number?		
Lender Name?		
Lender Address		
Date of action?		
Monthly payment?		
Date satisfied?		
Account Number?		

**8. Property/Loan Details**

Please indicate the mortgage or remortgage for which you are applying. State Yes in the relevant category(s) below:	
Residential	
Remortgage (Purpose?)	
First Time Buyer	
Next time Buyer	
Buy To Let	
Let to Buy	
Right to Buy	
Debt Consolidation	
Secured Loan	
Unsecured Loan	
Equity Release	
Commercial	
Other Further Advance	

Preferred Repayment Method and Term:	
Preferred Term	
Capital + Interest (Repayment)	
Interest Only	
Split (Interest only/repayment)	
Self Certified	
Is this purchase occurring under Right to Buy legislation?	
If yes, what is the estimated value?	£
If buying on a Shared Ownership scheme, what is the percentage of the property to be purchased?	%
If Yes to the above, who is the body you are purchasing from?	
Are there any home improvements planned?	
If Yes to the above, please provide details and costs.	
Is the vendor or builder paying your deposit?	

If no, what is the source of your deposit?	
Any further relevant information?	
Purchase/Remortgage Amount?	£
Any Part Exchange/Sale Price?	£
Deposit / Savings Available?	£
Mortgage Amount Balance?	£

Other Borrowing Add to Loan?	£
Additional Fees Add to Loan?	£

Total Loan Required?	£
Loan to Value %	%

Further Questions	Applicant 1	Applicant 2
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Is it OK for us to instruct a credit search on you (and your partner)?		
Consolidation: If adding other debts to the loan: Do you understand the costs associated with consolidating these?		
Do you understand that by consolidating debt the repayment period / total monthly payments may increase?		
Do you understand that debts are now secured which were previously in an unsecured structure?		

New Property Details
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Address Line 1	
Address Line 2	
Town/City	
County	
Postcode.	
Residential Property?	
Commercial Property?	
Shared Ownership?	
Self Build?	
Agricultural Tie?	
Freehold?	
Leasehold?	
If Leasehold, years remaining?	
If Leasehold, Ground Rent?	£
If Leasehold, Service Charge?	£
Is it Ex Council?	
Year property built?	
Property Type? (House/Flat etc)	
Property Style? (Semi/Terrace)	
Construction? (Brick/Stone etc.)	
Roof? (Tile/Slate etc.)	
Lounge?	
Dining Room?	

Kitchen?	
No. of Bedrooms?	
Bathrooms?	
Additional Rooms?	
Garage?	
Number of floors?	
Central Heating?	
Extended Property?	
Any special features?	

## 9. New Mortgage Features

Are you concerned about the possibility of future interest rate movements?	
Do you require an upper limit on your mortgage costs for a specific period?	
Do you want to fix your mortgage costs for a certain period?	
Do you want a discount on your mortgage repayments in the early years?	
Do you require no tie-ins after a fixed / discounted / capped interest rate period?	
Do you want access to an initial sum (i.e. cashback)?	
Do you require no early repayment charge on full or part repayment?	
Do you want no high percentage lending fee?	
Do you want the ability to vary the repayment amount or take repayment holidays?	
Do you want the ability to add fees to the loan?	
Do you require the lowest amount payable over a specific number of years?	
Is a low annual percentage rate (APR) important to you?	
Do you want a speedy mortgage completion?	
Do you want the certainty of your mortgage being repaid at the end of the term?	
Do you want the certainty that the term of your mortgage matches your expected retirement age?	
Do you want to include the early redemption charge from an existing loan?	

<b>Please use this space below to add any other further details, notes or questions to us about your application.</b>	

**10. Client Declaration**

<b>I/we confirm that the information given is accurate to the best of my/our knowledge. I/we confirm receipt of the Eden Asset Finance Ltd Terms of Business Letter.</b>	
<b>Applicant 1</b>	<b>Applicant 2</b>
<b>Signature</b> .....	.....
<b>Date</b> .....	.....
Note: If you have downloaded the Word version of this form, to complete on your PC and email back to us, we will contact you at a later date, for your signature(s) to this Client Declaration.	

**11. Verification of Identification and Address**

FOR EDEN USE ONLY	Applicant 1	Applicant 2
Full name of Clients:		
<b>SERIAL NUMBER OF PROOF OF ID USED:</b>		
Passport		
Driving Licence		
Employer ID with Photo		
<b>DOCUMENT OBTAINED FOR PROOF OF ADDRESS:</b>		
Signed (Consultant)		
.....		
Date .....		