

Trafalgar Square fpc

Independent Financial Advisers

Applicants Name/s:		
Limited Company Name:		
Trafalgar Square Contact:		
Date/Date IDD Issued:		
Property:		
Applying As:	Individual/s <input type="checkbox"/>	Limited Company <input type="checkbox"/>

Mortgage Application Fact Find



mortgage fact find.

***Trafalgar Square Financial Planning Consultants are NOT Tax Advisers.
We strongly recommend that you take professional advice from a Tax Adviser
and/or Accountant before proceeding***

3. Bank details	Applicant 1	Applicant 2
Bank Account to be used for monthly Mortgage Payments:		
Name of bank:	<input type="text"/>	<input type="text"/>
Bank address:	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode: <input type="text"/>	Postcode: <input type="text"/>
Bank sort code:	<input type="text"/>	<input type="text"/>
Account number:	<input type="text"/>	<input type="text"/>
Bank account name:	<input type="text"/>	<input type="text"/>
Account held since:	<input type="text"/>	<input type="text"/>

4. Solicitors details	
Solicitors Firm Name/Person acting:	<input type="text"/>
Solicitors address:	<input type="text"/>
	<input type="text"/>
	Postcode: <input type="text"/>
Telephone / Email address:	<input type="text"/>

5. Accountants details (self-emp)	Applicant 1	Applicant 2
Name of firm of Accountants:	<input type="text"/>	<input type="text"/>
Name of Accountant acting:	<input type="text"/>	<input type="text"/>
Accountants address:	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode: <input type="text"/>	Postcode: <input type="text"/>
Telephone number:	<input type="text"/>	<input type="text"/>
Email address:	<input type="text"/>	<input type="text"/>
Certified or Chartered:	<input type="text"/>	<input type="text"/>

Section 2. Applicants financial information

6. Employment details	Applicant 1	Applicant 2
Employed type:	Employed: <input type="checkbox"/> Not Employed/Ret: <input type="checkbox"/>	Employed: <input type="checkbox"/> Not Employed/Ret: <input type="checkbox"/>
Self-Employed type:	Director: <input type="checkbox"/> Self-Employed: <input type="checkbox"/>	Director: <input type="checkbox"/> Self-Employed: <input type="checkbox"/>
National Insurance Number:	<input type="text"/>	<input type="text"/>
Occupation/Job title:	<input type="text"/>	<input type="text"/>
Nature of business:	<input type="text"/>	<input type="text"/>

PAYE Employed	Applicant 1	Applicant 2
Present Employers name:	<input type="text"/>	<input type="text"/>
Employers address:	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	Postcode: <input type="text"/>	Postcode: <input type="text"/>
Employers telephone:	<input type="text"/>	<input type="text"/>
Date started:	<input type="text"/>	<input type="text"/>
On probationary period:	Yes: <input type="checkbox"/> No: <input checked="" type="checkbox"/> Months left: <input type="text"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/> Months left: <input type="text"/>
Annual basic income:	£ <input type="text"/>	£ <input type="text"/>
Annual overtime:	£ <input type="text"/>	£ <input type="text"/>
Annual bonus:	£ <input type="text"/>	£ <input type="text"/>
Other income – type/amount:	<input type="text"/>	<input type="text"/>
Pensions/rental/investment/benefits/allowances:	<input type="text"/>	<input type="text"/>
If working on a Contract:	Daily rate £ <input type="text"/>	Daily rate £ <input type="text"/>

PAYE Employed	Applicant 1		Applicant 2	
Employment history to cover 12 months (add more details to Notes Section 13):				
Previous employer:				
Previous Employers address:				
Previous employment dates:	From: <input type="text"/>	Until: <input type="text"/>	From: <input type="text"/>	Until: <input type="text"/>
Occupation/Job title:				
Basic income per annum:	£ <input type="text"/>		£ <input type="text"/>	

Ltd Company/Sole Trader	Applicant 1		Applicant 2	
Trading basis:	Ltd Company: <input type="checkbox"/>	Sole Trader: <input type="checkbox"/>	Ltd Company: <input type="checkbox"/>	Sole Trader: <input type="checkbox"/>
Company name:				
Registered office address:				
	Postcode: <input type="text"/>	<input type="text"/>	Postcode: <input type="text"/>	<input type="text"/>
Nature of business:				
Occupation/Job title:				
Sole Trader Date business started:				
Ltd Company Date Incorporated:				
Limited Company Registration No:				
Director % shareholding:	%		%	
Share of net taxable profits:	£ <input type="text"/> pa	Year ending: 20 <input type="text"/>	£ <input type="text"/> pa	Year ending: 20 <input type="text"/>
(last 3 tax/trading years)	£ <input type="text"/> pa	Year ending: 20 <input type="text"/>	£ <input type="text"/> pa	Year ending: 20 <input type="text"/>
	£ <input type="text"/> pa	Year ending: 20 <input type="text"/>	£ <input type="text"/> pa	Year ending: 20 <input type="text"/>
Salary in addition to profits:	Salary £ <input type="text"/> pa	Dividends £ <input type="text"/>	Salary £ <input type="text"/> pa	Dividends £ <input type="text"/>
Other income (gross £/source):	£ <input type="text"/> pa		£ <input type="text"/> pa	

7. Personal financial details	Applicant 1		Applicant 2			
Mortgage arrears:	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	Months: <input type="text"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	Months: <input type="text"/>
A loan or mortgage refused:	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>		No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	
Loan default:	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	Number: <input type="text"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	Number: <input type="text"/>
CCJ's:	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	Number: <input type="text"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	Number: <input type="text"/>
Have you ever been declared bankrupt or made arrangements with you creditors:	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>		No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	
Criminal conviction (exc. driving offence):	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>		No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	
Do you pay maintenance / alimony:	Amount per month: £ <input type="text"/>		Amount per month: £ <input type="text"/>			
Do you have childcare costs:	Amount per month: £ <input type="text"/>		Amount per month: £ <input type="text"/>			

8. Commitments			Current commitments: credit cards, personal loans, hire purchase, bank loans etc						
App 1/2 or joint	Company/Lender name	Commitment type	Account number	Original loan amount	End date	Amount outstanding	Monthly repayments	Credit Limit	Redeemed prior to or on completion?
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>
				£		£	£	£	<input type="checkbox"/>

9. Current mortgage details		Current Prime Residence	
		Applicant 1	Applicant 2
Name of Lender:			
Mortgage account number:			
Date mortgage taken out:			
Mortgage term remaining:	Years: <input type="text"/>	Years: <input type="text"/>	
Current property value:	£ <input type="text"/>	£ <input type="text"/>	
Current amount outstanding:	£ <input type="text"/>	£ <input type="text"/>	
Monthly repayments:	£ <input type="text"/>	£ <input type="text"/>	
Interest Only or Repayment:			
Current interest rate:			
When does this rate end:			
Original date of purchase:			
Original purchase price:	£ <input type="text"/>	£ <input type="text"/>	
Original amount of mortgage:	£ <input type="text"/>	£ <input type="text"/>	
Are there any redemption penalties if you transfer or repay your existing mortgage?			
		No: <input type="checkbox"/> Yes: <input type="checkbox"/> Amount: £ <input type="text"/>	No: <input type="checkbox"/> Yes: <input checked="" type="checkbox"/> Amount: £ <input type="text"/>
Are your current mortgage terms portable to a new property?			
		No: <input type="checkbox"/> Yes: <input type="checkbox"/>	No: <input type="checkbox"/> Yes: <input type="checkbox"/>

10. Current tenancy details		Applicant 1	Applicant 2
Landlords name:			
Landlords address:			
	Postcode: <input type="text"/>	Postcode: <input type="text"/>	
Amount of rent paid per month:	£ <input type="text"/>	£ <input type="text"/>	

11. Property portfolio summary

More than 3 properties, please supply spreadsheet of portfolio details

App 1/2/ Joint	Address / Postcode	Lender	Estimated Value	Current Mortgage	Purchase Price	Mortgage per/mon	Rent per/mon	Purchase Date	Managed by Estate Agent?
			£	£	£	£	£		<input type="checkbox"/>
			£	£	£	£	£		<input type="checkbox"/>
			£	£	£	£	£		<input type="checkbox"/>

If you jointly or individually own 4 or more BTL properties you will be classed as a Professional Landlord under new PRA regulations from October 2017.

Lenders will require detailed portfolio information. Please speak to your Broker about these requirements.

Section 3. New mortgage request

12. New mortgage details

New Mortgage

Purchasing as Individual:

Purchasing as Limited Company:

Complete Ltd Company Qu.

Purchase: Remortgage: Additional Borrowing:

First Time Buyer: Right to Buy: Shared Ownership:

Address of property: _____

Postcode: _____

Type/Description of property: _____ Year built: _____ No. of bedrooms: _____

Tenure of property _____ Years left on lease: _____

Ex-local authority: Yes: No: If Flat, No. of storeys: _____ Floor Flat on _____

If BTL, is the property habitable & lettable in its current state: Yes: No: Type of tenants: _____

Rental income: £ _____ Construction type: _____

Ground Rent: £ _____ Service Charge: £ _____

EPC Rating (A – G): _____

Financial details

Purchase price: £ _____

Estimated value: £ _____ Any time constraints: _____

Deposit/equity: £ _____ Source of deposit: _____

How much do you want to borrow: £ _____ Over how long: _____

If remortgage, current lender name: _____ Account no: _____

Repayment method: Interest Only: Repayment: Split:

Purpose of loan if not purchase

Repay existing mortgage: Refurbishment: Debt Consolidation: Further purchase/s:

Cover redemption costs: Other: _____

Contact for valuation

Estate agent, sourcing agent, vendor

Name: _____

Address: _____

Postcode: _____

Telephone number: _____

13. Additional notes

A large, empty rectangular box with a light green border, intended for additional notes.

Complete Section 4 onwards with the help of your broker

Complete Section 4 onwards with the help of your broker**Section 4. Life, Insurance, Investments etc**

14. In the event of serious illness, will you:	Applicant 1	Applicant 2
Continue paying your financial commitments:	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>
Receive any regular income:	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>
If yes, how much and from where:		
Have critical illness or unemployment insurance:	Yes: <input type="checkbox"/> No: <input type="checkbox"/>	Yes: <input type="checkbox"/> No: <input type="checkbox"/>

15. Insurance							
Do you have?	Amount of Cover	Monthly Cost	Insurer	Single/Joint (if joint, split?)	Renewal Date	App 1 or 2 or joint	Require Quote Yes/No
Protection / Life Cover	£	£					
Critical Illness Cover	£	£					
Income Protection	£	£					
Accident, Sickness & Unemployment cover	£	£					
Buildings Insurance	£	£					
Contents Insurance	£	£					

16. Investments	Applicant 1	Applicant 2
Do you have a pension? If 'Yes' then please give details	Yes / No	Yes / No
Do you have an endowment policy? If 'Yes' then please give details	Yes / No	Yes / No
Do you have an ISA? If 'Yes' then please give details	Yes / No	Yes / No
Do you have any other savings? If 'Yes' then please give details	Yes / No	Yes / No

17. Budget planner – monthly income & expenditure

		Total monthly household income	£
1. Household & Communications	Monthly Expenditure		
Mortgage/rent	£		
Council Tax	£		
Utilities (elec/gas/water etc)	£		
Telephone, internet, TV/satellite	£		
2. Housekeeping			
Food, drink & tobacco	£		
Clothing & footwear	£		
3. Childcare/Education			
School/college/university fees	£		
Childcare (inc. childcare vouchers)	£		
4. Car & Travel			
Vehicle tax/insurance	£		
Vehicle maintenance	£		
Fuel	£		
Public transport/parking	£		
Travel season ticket	£		
4. Finance, Insurance, Pensions & Investments			
Loans, credit cards	£		
Buildings & contents	£		
Life assurance	£		
Private pension	£		
Company pension & union contributions	£		
Household insurances (health, boiler, pet etc)	£		
5. Maintenance/CSA			
Payment	£		
TOTALS	£		£
	EXCESS INCOME		£
Increased cost of new mortgage payment	£		
	REVISED EXCESS INCOME		£

18. Repayment

If the mortgage loan is Interest Only, how do you intend to repay this loan at the end of the mortgage term?

If the mortgage term extends into retirement, how do you intend to maintain the monthly premiums?

Are there any personal changes that will affect your ability to pay this mortgage over the next 5 years, eg: change to job, income or expenditure, profits & family circumstances, inc. changes to dependant's age?

Yes / No	If yes, please list details:
<input type="text"/>	<input type="text"/>

19. Evidence of income

Received/Seen/On file

Payslips:

3 Years Trading Accounts:

SA302's:

Accountants Reference:

Other:

Provision of Information Checklist

20. Provision of Information Checklist

We have provided you with information and explanations of the following:

	Tick when completed
1. The main repayment methods to consider.	<input type="checkbox"/>
2. The different types of products and interest rate arrangements which might meet your needs (including what your future repayments after any fixed or discounted period might be).	<input type="checkbox"/>
3. For Interest Only mortgages:	
a) The various product types for repaying your mortgage	<input type="checkbox"/>
b) The consequences of failing to make sure you have suitable repayment arrangements in place	<input type="checkbox"/>
c) Your responsibility to ensure a suitable repayment product in place for the duration of the mortgage.	<input type="checkbox"/>
4. The consequences of early repayment of this or your current mortgage, eg. Early repayment charges, repayment of a cashback, early surrender of an investment product.	<input type="checkbox"/>
5. An illustration of future potential repayments at the end of a discounted, capped or fixed interest period (also insurance premiums after a payment free period).	<input type="checkbox"/>
6. Itemised all costs and fees that you will have to pay.	<input type="checkbox"/>
7. The implications of adding fees and costs to the loan and consolidating debts.	<input type="checkbox"/>
8. Whether the mortgage terms can be transferred to another property if you move house.	<input type="checkbox"/>
9. The possible consequences for your mortgage should your personal circumstances change, eg. accident, sickness, redundancy, and the options open to you, eg. Mortgage Payment Protection.	<input type="checkbox"/>
10. Whether any insurances are a condition of the mortgage.	<input type="checkbox"/>
11. Any related insurances included, eg. Buildings, Contents.	<input type="checkbox"/>
12. Your responsibility to ensure that all necessary forms of insurance relating to the property and the mortgage are kept in place.	<input type="checkbox"/>
13. Where High Percentage Lending Fees apply – the cost to you, the implications and your personal liability.	<input type="checkbox"/>
14. You have considered all redemption costs against existing mortgages and all the associated costs and other possible consequences.	<input type="checkbox"/>
15. When your customer account details may be passed to a credit reference.	<input type="checkbox"/>
16. You have agreed to release personal information in relation to arranging this mortgage.	<input type="checkbox"/>
17. Any tax implications of the mortgage.	<input type="checkbox"/>
18. For a joint application, the concept of joint and several liability.	<input type="checkbox"/>

Your financial priorities

21. Lifestyle questionnaire

Lifestyle 1

Is your expenditure likely to change in the foreseeable future?

Yes: No:

Is it a realistic possibility that you will pay off some or all your new mortgage in the foreseeable future?

Yes: No:

Are you likely to move home within the mortgage term (other than this transaction)?

Yes: No:

Lifestyle 2

Please indicate the features most important to you.

To fix your mortgage cost for a certain period

Yes: No:

A discount/tracker on your mortgage costs for a specific period

Yes: No:

An upper limit on your mortgage costs for a specific period

Yes: No:

Ability to add fees to the loan

Yes: No:

Access to an initial cash sum (known as cashback)

Yes: No:

No high percentage lending fee

Yes: No:

Speed of mortgage application

Yes: No:

No tie-in after a fixed, discounted or capped interest period

Yes: No:

No early settlement interest on full or part repayment

Yes: No:

Lifestyle 3

Please indicate.

What is your attitude to the risk of repaying your mortgage?

Cautious: Adventurous:

Are you concerned about the possibility of future interest rate movements?

Yes: No:

Do you want the certainty of your mortgage being repaid at the end of the term?

Yes: No:

Are you comfortable if all or part of your mortgage is repaid from the proceeds of an investment product, ie. an endowment, ISA or pension? If yes – all or part?

Yes: No:

All: Part:

Changes in personal circumstances, such as loss of income, can lead to you being unable to repay all or part of your mortgage commitments. Do you require payment protection insurance?

Yes: No:

If yes: – How much repayment cover do you require?

Full: Part:

– Do you want the benefit payment to be in the excess of the mortgage repayment?

Yes: No:

– Is the cover to be for single or joint applicants?

Single: Joint:

– Do you require a quotation for buildings and contents insurance?

Yes: No:

Section 5. Declaration

Declaration

Do not sign this declaration unless you are entirely satisfied with the information you have supplied. If you have any questions or are unsure of any aspect of this Fact Find, please ask your mortgage adviser for assistance before signing this or any other mortgage forms.

I/we agree that this Fact Find is a true record of my/our discussions with the mortgage adviser and that this information is true to the best of my/our knowledge. I/we accept that this Fact Find relates only to mortgage advice and is not a Fact Find for investment advice regulated under the Financial Services Act.

I/we also confirm that the personal and confidential information provided by me/us can be disclosed to the mortgage adviser for the purposes of arranging a mortgage on my/our behalf and that I/we have read this completed Fact Find before signing below.

**Residential mortgages are regulated by the Financial Conduct Authority.
Buy-to-let mortgages are NOT regulated by the Financial Conduct Authority.**

Trafalgar Square Financial Planning Consultants are authorised and regulated by the Financial Conduct Authority (FSR No. 305726).

	Applicant 1	Applicant 2
Signature:		
Date:		

	Trafalgar Square Adviser
Name:	
Signature:	
Date:	

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED ON IT.

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We strongly recommend that you take professional advice from a Tax Adviser and/or Accountant before proceeding***

Trafalgar Square fpc
Independent Financial Advisers

6 Morie Street
London SW18 1SL

Telephone: 020 8870 8787
Fax: 020 8870 8788

PRIVACY NOTICE

How we use your information

This privacy notice tells you what to expect when Trafalgar Square Financial Planning Consultants collects personal information. It applies to information we collect about you. To enable us to provide the services we have agreed and for other related purposes – including updating and enhancing customer records, analysis for management purposes and statutory returns, crime prevention and legal & regulatory compliance – we may obtain, use, process and disclose personal data about you.

We may collect and process the following data about you:

- Information that you provide by filing in forms on our site www.trafalgarsq.co.uk.
- Information that you provide to us by telephone; e-mail or face to face.
- If you contact us, we may keep a copy of that correspondence.

Visitors to our websites

When someone visits www.trafalgarsq.co.uk we use a third-party service, Wix.com to collect standard internet log information and details of visitor behaviour patterns. We do this to find out things such as the number of visitors to the various parts of the site. This information is only processed in a way which does not identify anyone. We do not make, and do not allow Wix.com to make, any attempt to find out the identities of those visiting our website. If we do want to collect personally identifiable information through our website, we will be up front about this. We will make it clear when we collect personal information and will explain what we intend to do with it.

Use of cookies by Trafalgar Square Financial Planning Consultants

Cookies are small text files that are placed on your computer by websites that you visit. They are widely used to make websites work, or work more efficiently, as well as to provide information to the owners of the site. The table below explains the cookies we use and why. These cookies are used to collect information about how visitors use our website. We use the information to compile reports and to help us improve the website. The cookies collect information in an anonymous form, including the number of visitors to the website and blog, where visitors have come to the website from and the pages they visited.

E-newsletter

We use email to deliver our e-newsletter. For more information, contact us.

Security and performance

Trafalgar Square Financial Planning Consultants uses a third-party service to help maintain the security and performance of the ICO website. To deliver this service it processes the IP addresses of visitors to our website(s).

People who contact us via social media

We managed our social media interactions internally. If you send us a private or direct message via social media the message will be stored by us for three months. It will not be shared with any other organisations.

People who email us

Any email sent to us, including any attachments, may be monitored and used by us for reasons of security and for monitoring compliance with office policy. Email monitoring or blocking software may also be used. Please be aware that you have a responsibility to ensure that any email you send to us is within the bounds of the law.

People who make a complaint to us

When we receive a complaint from a person we make up a file containing the details of the complaint. This normally contains the identity of the complainant and any other individuals involved in the complaint. We will only use the personal information we collect to process the complaint and to check on the level of service we provide. We usually have to disclose the complainant's identity to whoever the complaint is about. This is inevitable where, for example, the accuracy of a person's record is in dispute. We usually have to disclose details of the complaint to our professional Indemnity Insurance Broker and Insurer. We may be required to provide a copy of our file to the Financial Ombudsman Service should an adjudicator be required to consider the complaint case. We are required to disclose to The Financial Conduct Authority (FCA) high level analytics concerning the number and nature of complaints received. This data does not include names or details that identify the specific data subject.

We will keep personal information contained in complaint files in line with our retention policy. This means that information relating to a complaint will be retained for 7 years from closure. It will be retained in a secure environment and access to it will be restricted according to the 'need to know' principle.

People who use our services

Trafalgar Square Financial Planning Consultants provide a range of Financial Services to Data Subjects. We process data provided by the data subject and other sources in order to deliver the appropriate products and services to Data Subjects.

We have to hold the details of the people who have requested the service in order to provide it. However, we only use these details to provide the service the person has requested and for other closely related purposes. For example, we might use information about people who have requested a mortgage to carry out a survey to find out if they are happy with the level of service they received. When people do subscribe to our services, they can cancel their subscription at any time and are given an easy way of doing this.

Use of data processors

Data processors are third parties who provide elements of our service for us. We have contracts in place with our data processors. This means that they cannot do anything with your personal information unless we have instructed them to do it. They will not share your personal information with any organisation apart from us. They will hold it securely and retain it for the period we instruct. Our Data processors / Third parties that we use include:

- Accountancy opinion where required: Alvis & Company (Accountants) Ltd; Property Accounts Limited
- Legal opinion where required: Bridge McFarland; Wilkin Chapman; Broker Conveyancing; Movin Legal
- Regulatory and Compliance opinion where required: Millen Compliance Ltd
- Sanctions and PEPs checking (Anti Money laundering): Smart Search
- Back Office Systems: EKeeper
- Research Software Tools: Trigold/Rentguard/Towergate/Solution Builder (iPipeline)
- AES-256 bit data encryption: RMail
- Life Assurance: LifeSearch Limited
- IFA: specialist advice nominated and recommended by Trafalgar Square FPC

Anti-Money Laundering Checks

Trafalgar Square Financial Planning Consultants undertake that on each occasion that a person wishes to use our services, we shall inform the relevant individual that we may use Credit Reference Agencies for Anti Money Laundering purposes. Therefore the person must understand that we will undertake a search with a Credit Reference Agency for the purposes of verifying their identity. To do so the Credit Reference Agency may check the details we supply against any particulars on any database (public or otherwise) to which they have access. We may also use their details in the future to assist other companies for verification purposes. A record of the search will be retained.

If the individual is not so informed by us, we undertake that we shall not attempt to use the Credit Reference Agencies in respect of the relevant individual.

Your rights

Under the Data Protection Act 1998, you have rights as an individual which you can exercise in relation to the information we hold about you. From 25 May 2018 the General Data Protection Regulations (GDPR) come into force.

Access to personal information (Portability)

Data Subjects may submit a Subject Access Request - in order to obtain a copy of the personal data that we hold about them in a structured and portable manner. All SAR requests should be sent to:

Lindsay Hopkins, Trafalgar Square Financial Planning Consultants, 6 Morie Street, London SW18 1SL

Tel: 020 8870 8787 Email: info@trafalgarsq.co.uk

Confirmation of whether, and where, the controller is processing their personal data

Trafalgar Square Financial Planning Consultants is the Data Controller and a Processor. Trafalgar Square Financial Planning Consultants undertakes data processing within the EEA.

Right of Data subjects to erasure (Right to be forgotten)

Data Subjects may notify the Trafalgar Square Financial Planning Consultants if they wish to exercise their right to erasure. Such a withdrawal of Consent does not affect the lawfulness of processing based on consent prior to the withdrawal. Data Subjects that exercise this right will be removed from any marketing or future contact. Trafalgar Square Financial Planning Consultants may retain a copy of any personal data and be retained by the Controller if the processing is necessary for the establishment, exercise or defence of legal claims.

Right of rectification

Trafalgar Square Financial Planning Consultants will seek to ensure that inaccurate or incomplete data will be rectified. Data Subjects have the right of rectification.

Right to object to processing for the purposes of Direct Marketing

Data Subjects may notify the Firm if they wish to exercise their right to be removed from any Direct Marketing activities. Trafalgar Square Financial Planning Consultants may still contact the Data Subject in order to fulfil any contractual obligations concerning the policies and services provided.

Disclosure of personal information

In many circumstances we will not disclose personal data without consent. However, when we investigate a complaint, for example, we will need to share personal information with the organisation concerned and with other relevant bodies.

Sharing Information with Third Parties

We may share your information with third party service providers such as insurance providers, compliance, and other agents relevant to the business activity.

We may also pass your details onto LifeSearch Limited for the purposes of Life Assurance products you might be interested in.

Changes to this privacy notice

We keep our privacy notice under regular review. This privacy notice was last updated on 25th May 2018.

How to contact us

If you want to request information about our Privacy Policy, you can email us or write to:

Trafalgar Square Financial Planning Consultants

6 Morie Street, London SW18 1SL

CONSENT for Trafalgar Square Financial Planning Consultants to hold, store and process your Personal Data

Information supplied may be stored on computer or paper records and may be used for Regulatory, record-keeping, contact and marketing purposes by Trafalgar Square Financial Planning Consultants. Details may be passed to our Regulatory Authorities & Auditors for the purpose of compliance. We will NOT pass on your data to third parties for any marketing purposes.

Do you consent to this?	YES		Do you consent to this?	YES	
-------------------------	------------	--	-------------------------	------------	--

Client Name		Client Name	
Client Signature		Client Signature	
Date		Date	

CONSENT for Trafalgar Square Financial Planning Consultants to contact you

We wish to gain your agreement, so we may contact you at any point in the future (including by telephone & email) for ongoing services & marketing purposes – for example, with valuations, details of products, services or promotions we think you might be interested in.

Do you consent to this?	YES		Do you consent to this?	YES	
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Client Name		Client Name	
Client Signature		Client Signature	
Date		Date	

(*N.B. If a client does not wish for their data to be stored on computer records, we may be unable to act for them.)

WITHDRAWAL OF CONSENT

If at any time you wish us – or any company associated with us – to cease obtaining, using, processing and disclosing personal data about you (including contacting you for marketing purposes), please contact us to withdraw your consent in writing to:

Lindsay Hopkins, Trafalgar Square Financial Planning Consultants, 6 Morie Street, London SW18 1SL or by phone to Lindsay Hopkins on 020 8870 8787 or by email: info@trafalgarsq.co.uk.

Subject to certain exceptions, you are entitled to have access to your personal data held by us.