

# APPLICATION FORM

## INDIVIDUAL



### **NOTES FOR APPLICANT:**

-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 wish to become a Registered Individual of Mortgage Connect (N.I) Ltd.

-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	<input type="text"/>	Full Name	<input type="text"/>
Email address	<input type="text"/>		
Telephone	<input type="text"/>	Mobile	<input type="text"/>
Date of Birth	<input type="text"/>	NI Number	<input type="text"/>
Nationality	<input type="text"/>		
Previous Name	<input type="text"/>		
Reason for change	<input type="text"/>		

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

Post Code

Residential Status: Owner ☐

Tenant ☐

Living with parents ☐

Date moved into this address

### Previous residential address 1:

Post Code

Residential Status: Owner ☐

Tenant ☐

Living with parents ☐

Date moved into this address

Date moved out

### Previous residential address 2:

Post Code

Residential Status: Owner ☐

Tenant ☐

Living with parents ☐

Date moved into this address

Date moved out

## 2. AUTHORISATION

Are you applying to be an adviser?

Yes

☐

No

☐

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 / Commercial

☐

### Insurance

Protection

☐

Business  
Protection

☐

General Insurance

☐

Private Medical Insurance

☐

How will you be conducting business?

Remotely

☐

Face to Face

☐

Will you be conducting any business overseas (outside the UK)?

Yes

☐

No

☐

Do you have any clients that are based overseas?

Yes

☐

No

☐

## 3. CONDUCT

### Competency

Do you currently hold Competent Adviser Status for these products:

Mortgages

☐

Protection

☐

General Insurance

☐

Private Medical

☐

Business Protection

☐

Equity Release Mortgages

☐

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 Yes No 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 Employer:

Firm FCA Number:

Position Held

Employment Status:

Employed

Self-Employed

Address:

Post Code:

Period of Employment:

From:

To:

Is this firm currently an appointed representative?

Principal Name:

Principal FCA Number:

Please provide email to request reference:

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:

Post Code:

Period of Employment:

From:

To:

Is this firm currently an appointed representative?

Principal  
Name:

Principal FCA Number:

Reason for leaving:

Resignation

Redundancy

Termination/Dismissal

End of Contract

May we contact this firm and their principal for a reference now?

YES

NO

Previous Firm 2:  
Firm FCA Number:

Position Held

Employment Status:

Employed

Self-Employed

Address:

Post Code:

Period of Employment:

From:

To:

Is this firm currently an appointed representative?

Principal  
Name:

Principal FCA Number:

Reason for leaving:

Resignation

Redundancy

Termination/Dismissal

End of Contract

**Please provide email to request reference:**

May we contact this firm and their principal for a reference now?

YES

☐

NO

☐

Previous Firm 3:

Firm FCA Number:

Position Held

Employment Status:

Employed

Self-Employed

Address:

Post Code:

Period of Employment:

From:

To:

Is this firm currently an appointed representative?

Principal  
Name:

Principal FCA Number:

Reason for leaving:

Resignation

☐

Redundancy

☐

Termination/Dismissal

☐

End of Contract

☐

May we contact this firm and their principal for a reference now?

YES

☐

NO

☐

**Please provide email address to request reference:**

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

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## 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	<input type="checkbox"/>	Date attained:	
MAQ	<input type="checkbox"/>	Date attained:	
CeMap Bridge	<input type="checkbox"/>	Date attained:	
FPC/CeFA	<input type="checkbox"/>	Date attained:	
CF1/CF6	<input type="checkbox"/>	Date attained:	

Other:


Date attained:	
Date attained:	
Date attained:	
Date attained:	

## 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

Insurance

Protection

12 Months

24 Months

Income Protection

12 Months

24 Months

Business Protection

12 Months

24 Months

Home Insurance

12 Months

24 Months

ASU

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

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 ☐

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

## 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 sequestered?	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(£)

Principle Residence

Other Properties

Bank Accounts

Savings

Investments

Stocks/Shares

Other

### Liabilities(£)

Mortgage

Other Mortgages

Loans

Hire Purchase

Credit Cards

Debt payments (eg CCJs/ IVAs)

Industry Debt

---

Total Assets

Total Liabilities

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

### Property 1

Post Code

Value

Mortgage

## Property 2

Post Code

Value

Mortgage

## 11. DECLARATION

I hereby authorize Mortgage Connect (N.I) 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 Mortgage Connect (N.I) Ltd will be an act of misconduct and could lead to rejection of my application. I will notify Mortgage Connect (N.I) Ltd of any material change within this application whilst it is under consideration. I understand that my appointment, as an agent of Mortgage Connect (N.I) Ltd shall only take effect when I and Mortgage Connect (N.I) Ltd have signed the relevant contracts.

I understand that Mortgage Connect (N.I) Ltd 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 Mortgage Connect (N.I) Ltd during the application process and subsequent to authorization will be used in accordance with the General Data Protection Regulation (GDPR), and any superseding regulation. The data will be used by Mortgage Connect (N.I) Ltd in fulfilling its regulatory responsibilities to the FCA and complying with other relevant legislation, as well as the purposes outlined in full in Mortgage Connects 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 Mortgage Connect (N.I) Ltd 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 organizations. 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 Mortgage Connect must be satisfied that I am a 'fit and proper' person. I consent to Mortgage Connect (N.I) Ltd contacting me by:

<input type="checkbox"/>	Post
<input type="checkbox"/>	Phone
<input type="checkbox"/>	SMS
<input type="checkbox"/>	Email

Name \_\_\_\_\_  
Signature \_\_\_\_\_  
Date \_\_\_\_\_

Please complete the appropriate appendices, then return to: Email: [admin@mortgageconnect.co.uk](mailto:admin@mortgageconnect.co.uk)

Post: New Applications, Mortgage Connect, Unit 10 Raphael Way, Galgorm Court, Ballymena, Co. Antrim, BT42 1HW.

# Appendix 1: Additional Notes

Click or tap here to enter text.



## For office use only

### Checklist:

#### Required documents for application.

Adviser Application

☐

Form Data Protection Licence for individual

☐

Credit report

☐

Proof of identification

☐

Copy of professional certificates

☐

KPI's

☐

3 months most recent bank statements

☐

DBS Basic check

☐

Resignation date from current Firm/Network if applicable:

#### Any other information: