

Your Information

Private and Confidential

Client One: Pankaj Aggarwal

Client Two: Nidhi Pankaj Aggarwal

Adviser: Vipul Aggarwal 4129

Date Completed: 09/03/2022

My advice is based on the information contained within this document. Unanswered questions or blank responses will be excluded from any advice given. If any details are incorrect or omitted, please let me know as this may impact on the suitability of the advice.

Advice Areas

| | |
|--|---|
| Date of first interview | 09/03/2022 |
| Type of Interview | Telephone |
| Anybody else present at the interview? | No |
| Please provide details | Applicants are looking for re-mortgage of their residential property. |
| Clients present | Both |
| Protection | No |
| Mortgage | Yes |

Data Protection

| Client | Pankaj Aggarwal | Nidhi Aggarwal |
|--------------------|---|---|
| Agreement Date | 09/03/2022 | 09/03/2022 |
| Statement 1 | You give consent for us to collect and store your personal and financial information which will be handled in accordance with the Data Protection Act 1998 as amended, extended, re-enacted or consolidated from time to time (including without limitation the implementation of the General Data Protection Regulation 2016/679/EC) (data protection legislation). For the purposes of data protection legislation, we are the data controller and we will process your Data in accordance with articles 6 (1)(b), 6 (1)(c) and 9 (1)(a) of the General Data Protection Regulation 2016. We will use your information to ensure proper performance of our agreement with you and to comply with our legal obligations when providing the services as further described below. | You give consent for us to collect and store your personal and financial information which will be handled in accordance with the Data Protection Act 1998 as amended, extended, re-enacted or consolidated from time to time (including without limitation the implementation of the General Data Protection Regulation 2016/679/EC) (data protection legislation). For the purposes of data protection legislation, we are the data controller and we will process your Data in accordance with articles 6 (1)(b), 6 (1)(c) and 9 (1)(a) of the General Data Protection Regulation 2016. We will use your information to ensure proper performance of our agreement with you and to comply with our legal obligations when providing the services as further described below. |
| Statement 1 Answer | Yes | Yes |
| Statement 2 | You give consent for us to use your name, address, email address, contact number, date of birth, national insurance number and financial information ('personal information') to provide our services to you and verify your identity and this may require us to pass your personal information to our group companies, electronic verification providers, product providers or other financial firms such as lenders, banks, insurers, fund managers and platform providers. Should you decide not to proceed with our services, we will delete your personal information. | You give consent for us to use your name, address, email address, contact number, date of birth, national insurance number and financial information ('personal information') to provide our services to you and verify your identity and this may require us to pass your personal information to our group companies, electronic verification providers, product providers or other financial firms such as lenders, banks, insurers, fund managers and platform providers. Should you decide not to proceed with our services, we will delete your personal information. |
| Statement 2 Answer | Yes | Yes |
| Statement 3 | You give consent for us to pass your personal information to Tenet* as they are responsible for the services we provide to you (or their professional advisers) for compliance and monitoring purposes as detailed in this Important Information about our Services document. Further detail regarding how Tenet will use your data can be found on its website at www.tenetgroup.co.uk or by contacting Tenet on 01132390011. *Tenet means Tenet Group Limited, Tenet Limited, TenetConnect Limited, TenetConnect Services Limited, TenetLime Limited, its associated companies and its network of appointed representatives. | You give consent for us to pass your personal information to Tenet* as they are responsible for the services we provide to you (or their professional advisers) for compliance and monitoring purposes as detailed in this Important Information about our Services document. Further detail regarding how Tenet will use your data can be found on its website at www.tenetgroup.co.uk or by contacting Tenet on 01132390011. *Tenet means Tenet Group Limited, Tenet Limited, TenetConnect Limited, TenetConnect Services Limited, TenetLime Limited, its associated companies and its network of appointed representatives. |
| Statement 3 Answer | Yes | Yes |

| | | |
|---------------------------|--|--|
| Statement 4 | You give consent, where required, for us to pass on your personal information to the Financial Conduct Authority (FCA), Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) to help with an investigation or complaint or other authorities as required by law. | You give consent, where required, for us to pass on your personal information to the Financial Conduct Authority (FCA), Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) to help with an investigation or complaint or other authorities as required by law. |
| Statement 4 Answer | Yes | Yes |
| Statement 5 | <p>You consent to us collecting sensitive personal data including information about your health, ethnic origin, or criminal prosecutions from third parties such as employers and credit reference / fraud prevention agencies and other similar organisations to provide you with the services, for example advice on protection products. You consent to us sharing your sensitive personal data referred to above with third parties to obtain quotes on your behalf for example for annuity or protection advice as part of our services and Tenet.</p> <p>You may exercise your right to withdraw your consent by contacting us by email or telephone and to opt-out of receiving any marketing information from us at any time or by clicking on the unsubscribe button in any communication received.</p> | <p>You consent to us collecting sensitive personal data including information about your health, ethnic origin, or criminal prosecutions from third parties such as employers and credit reference / fraud prevention agencies and other similar organisations to provide you with the services, for example advice on protection products. You consent to us sharing your sensitive personal data referred to above with third parties to obtain quotes on your behalf for example for annuity or protection advice as part of our services and Tenet.</p> <p>You may exercise your right to withdraw your consent by contacting us by email or telephone and to opt-out of receiving any marketing information from us at any time or by clicking on the unsubscribe button in any communication received.</p> |
| Statement 5 Answer | Yes | Yes |

Personal Details

| | Pankaj Aggarwal | Nidhi Aggarwal |
|--|-----------------|----------------|
| Title | Mr | Mrs |
| First Name | Pankaj | Nidhi |
| Middle Name | | Pankaj |
| Last Name | Aggarwal | Aggarwal |
| Salutation | | |
| Maiden/Previous Name | | |
| Date of Birth | 12/02/1982 | 23/07/1985 |
| Age | 40 | 36 |
| Gender | Male | Female |
| Marital Status | Married | Married |
| Since | | |
| Nationality | British | British |
| National Insurance No. | SG765467C | SX879876D |
| Country Of Domicile | United Kingdom | United Kingdom |
| Country Of Residence | United Kingdom | United Kingdom |
| Expatriate? | No | No |
| Country of Birth | India | India |
| Place of Birth | Jodhpur | Bangalore |
| Do you have a valid Will? | | |
| Power Of Attorney Granted? | | |
| Are you a smoker? | No | No |
| Have you smoked in the last 12 months? | No | No |
| Are you currently in good health? If No, please provide details | Yes | Yes |
| Any medical conditions (including date diagnosed)? | | |
| Are there any particular social, ethical, environmental and/or religious considerations that should be taken into account? | No | No |

create a provision to capture 1 current and 4 previous addresses exactly in the same format as below.

Contact Address

| | | | |
|------------------------------|----------------------------|--------------------------|--------------------------|
| Addressee | Pankaj Aggarwal | Pankaj Aggarwal | Pankaj Aggarwal |
| Address Line 1 | 2 Ormond Drive | 9 Garrison Close | Flat 6 |
| Address Line 2 | | | Willow Court |
| Address Line 3 | | | Corney Reach Way |
| Address Line 4 | | | |
| City / Town | Hampton | Hounslow | London |
| Country | United Kingdom | United Kingdom | United Kingdom |
| Postcode | TW12 2TN | TW4 5EZ | W4 2TW |
| Address Type | Home | Home | Home |
| Residency Status | Owner Occupier - mortgaged | Tenant - private | Tenant - private |
| Date From | 01/01/2021 | 05/06/2019 | 01/01/2018 |
| Date To | | 31/12/2020 | 04/06/2019 |
| Default | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Address Status | Current Address | Previous Address | Previous Address |
| Registered on Electoral Roll | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Time at Address (Months) | 14 | | |
| | | | |
| Addressee | Nidhi Aggarwal | Nidhi Aggarwal | Nidhi Aggarwal |
| Address Line 1 | 2 Ormond Drive | 9 Garrison Close | Flat 6 |
| Address Line 2 | | | Willow Court |
| Address Line 3 | | | Corney Reach Way |
| Address Line 4 | | | |
| City / Town | Hampton | Hounslow | London |
| Country | United Kingdom | United Kingdom | United Kingdom |
| Postcode | TW12 2TN | TW4 5EZ | W4 2TW |
| Address Type | Home | Home | Home |
| Residency Status | Owner Occupier - mortgaged | Tenant - private | Tenant - private |
| Date From | 01/01/2021 | 05/06/2019 | 01/01/2018 |
| Date To | | 31/12/2020 | 04/06/2019 |
| Default | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Address Status | Current Address | Previous Address | Previous Address |
| Registered on Electoral Roll | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Time at Address (Months) | 14 | | |

Contact Details

| Name | Contact Type | Value | Note | Preferred Contact |
|-----------------|--------------|--------------------------------|------|-------------------|
| Pankaj Aggarwal | Mobile | 07123456789 | | Yes |
| Pankaj Aggarwal | E-Mail | pankaj.aggarwal@pankaj.co m | | Yes |
| Nidhi Aggarwal | Mobile | 07987654321 | | Yes |
| Nidhi Aggarwal | E-Mail | nidhi.aggarwal@pankaj.com | | Yes |

Make a field “Home Telephone”
and “Work Telephone”

Professional Contacts

| | | | |
|------------------------------------|----------------------------|-----------------------------|----------------------------------|
| Contact Type | Accountants | Estate Agent | Solicitor |
| Contact Name | Rupal Shah | Rachel Smith | Mark Aastin |
| Company Name | Shah Connect Accounting | Redbricks Estate Agents | Aastin Solicitors |
| Address Line 1 | 4 Manor Parade | 9 Noel Street | 14A Chequer Street |
| Address Line 2 | Sheepcote Road | | |
| Address Line 3 | | | |
| Address Line 4 | | | |
| City Town | Harrow | London | St. Albans |
| Post Code | HA1 2JN | W1F 8GH | AL1 3YD |
| Telephone Number | 0208 290 3792 | 0207 694 8828 | 01727 238015 |
| Facsimile Number | | | 07765789032 |
| Mobile Number | 07999225581 | 08945678231 | |
| Email Address | rupal.shah@shahconnect.com | rachelsmith@redbricks.co.uk | mark.aastin@aastinsolicitors.com |
| Permission to Contact? | Permitted | Permitted | Permitted |
| Contact providing source of funds? | No | No | No |

Bank Account Details

| | | | |
|-----------------------|---|--------------------------|--------------------------------|
| Owner | Pankaj Aggarwal | Pankaj Aggarwal | Nidhi Aggarwal |
| Bank Name | HSBC | HSBC | Santander |
| Account Holder(s) | Pankaj Aggarwal | Pankaj Aggarwal | Nidhi Pankaj Aggarwal |
| Address Line 1 | 1 Centenary Square | 1 Centenary Square | 2 Triton Square Regent's Place |
| Address Line 2 | | | |
| Address Line 3 | | | |
| Address Line 4 | | | |
| City Town | Birmingham | Birmingham | London |
| County/state/province | West Midlands | West Midlands | Central London |
| Country | United Kingdom | United Kingdom | United Kingdom |
| Post Code | B1 1HQ | B1 1HQ | NW1 3AN |
| Account Number | 82290777 | 00290777 | 86858917 |
| Sort Code | 400300 | 400355 | 110825 |
| Default | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | |
| Owner | Joint | | |
| Bank Name | Bacrlays | | |
| Account Holder(s) | Pankaj Aggarwal and Nidhi Pankaj Aggarwal | | |
| Address Line 1 | 1 Churchill Pl | | |
| Address Line 2 | Canary Wharf | | |
| Address Line 3 | | | |
| Address Line 4 | | | |
| City Town | London | | |

| | | | |
|-----------------------|--------------------------|--|--|
| County/state/province | Central London | | |
| Country | United Kingdom | | |
| Post Code | E14 5LN | | |
| Account Number | 77558922 | | |
| Sort Code | 204578 | | |
| Default | <input type="checkbox"/> | | |

Family And Dependants

| Full Name | Date of Birth | Age | Relationship | Related To | Financially Dependant? | Period | Dependant Living with Client(s) |
|-----------------|---------------|-----|--------------|------------|------------------------|--------------|---------------------------------|
| Sayna Aggarwal | 21/08/2006 | 15 | Child | Joint | Yes | Until Age 18 | Yes |
| Rishav Aggarwal | 28/02/2012 | 10 | Child | Joint | Yes | Until Age 18 | Yes |

ID Verification

| | Pankaj Aggarwal | Nidhi Aggarwal |
|---|--------------------|--------------------|
| Original Driving Licence Seen | 09/03/2022 | 09/03/2022 |
| Driving Licence Ref | AGGA2577321P99BS28 | AGGA5277231N88BS32 |
| Driving Licence Expiry Date | 12/02/2027 | 19/02/2028 |
| Original Passport Seen | 09/03/2022 | 09/03/2022 |
| Country of Origin | India | India |
| Passport ref | 225592412 | 678529581 |
| Passport Expiry Date | 20/08/2028 | 12/02/2027 |
| Mother's Maiden Name | | |
| Electricity Bill Ref | | |
| Inland Revenue Tax Notification | | |
| Home Visit | | |
| Premises Entered | | |
| Bank Statement Seen | | |
| Mortgage Statement Seen | | |
| Council Tax Bill Seen | | |
| Utilities Bill Seen | | |
| Original Firearm/Shotgun Certificate Seen | | |
| Firearm/Shotgun Certificate Ref | | |
| Firearm/Shotgun Certificate Expiry Date | | |
| Microfiche Issue Date | | |
| Microfiche number | | |

Electronic ID Verification

| | Pankaj Aggarwal | Nidhi Aggarwal |
|-------------------------|-----------------|----------------|
| ID Check Completed Date | 09/03/2022 | 09/03/2022 |
| ID Check Expiry Date | | |

Needs & Priorities

| | Pankaj Aggarwal | Nidhi Aggarwal |
|--|-----------------|----------------|
| General | | |
| - Passporting | | |
| Is this a Passporting Case? | No | No |
| Passporting country | | |
| - Potentially Vulnerable Clients | | |
| Are there any factors that you need me to take into account when providing advice? (If yes, please provide details.) | No | No |
| Are there any factors that may affect your ability to deal or communicate with us? (If yes, please provide details.) | No | No |
| Are there any factors that make it difficult for you to manage your finances? (If yes, please provide details.) | No | No |
| Do you need anyone to help manage your finances, such as a carer or relative? (If yes, please provide details.) | No | No |
| Are there any adjustments that we could make to ensure that our advice process is appropriate? (If yes, please provide details.) | No | No |
| - Preferences | | |
| Do you have any preferences in respect of ethical, social, environmental or religious considerations? (If yes, please provide additional details.) | No | No |

Profile Notes

Make 2 more employment status questions - Contractor (yes / no) and Inside IR35 (yes / no).
Capture “Day Rate”.

If Self-employed, Capture “Shareholding percentage”.

Current Employment Details

| | Pankaj Aggarwal | Nidhi Aggarwal |
|---|---------------------------|-----------------|
| Total annual self-employed Net Profit, Net Dividend, Salary/employed gross basic, guaranteed and regular overtime and bonus incomes | £192,000.00 | £110,000.00 |
| Highest rate of income tax paid (%) | 45 | 40 |
| Owner | Pankaj Aggarwal | Nidhi Aggarwal |
| Employment Status | Self-Employed | Employed |
| Occupation | Professional Photographer | IT Consultatnt |
| Employer | The Artsy Lens | Cisco Systems |
| Business Type | Private Limited company | |
| Address Line 1 | Unit 6A | 9-11 New Square |
| Address Line 2 | The Arches | |

| | | |
|--|----------------|----------------|
| Address Line 3 | Loveridge Road | |
| Address Line 4 | | |
| City / Town | London | Feltham |
| County/state/province | | Hounslow |
| Country | United Kingdom | United Kingdom |
| Post Code | NW6 2DS | TW14 8HA |
| Intended Retirement Age | 70 | 70 |
| Start Date | 21/07/2018 | 21/05/2019 |
| End Date | | |
| Most Recent Annual Accounts Net Profit | | |
| Most Recent Annual Accounts Net Dividend | | |
| Most Recent Annual Accounts Salary | | |
| Most Recent Annual Accounts Year End | | |
| Year 2 Annual Accounts Net Profit | | |
| Year 2 Annual Accounts Net Dividend | | |
| Year 2 Annual Accounts Salary | | |
| Year 2 Year End | | |
| Year 3 Annual Accounts Net Profit | | |
| Year 3 Annual Accounts Net Dividend | | |
| Year 3 Annual Accounts Salary | | |
| Year 3 Year End | | |
| Gross Basic Annual Income | | £100,000.00 |
| Net Basic Monthly Income | | £6,300.00 |
| Do you receive Overtime Income? | | No |
| Gross Guaranteed Annual Overtime | | |
| Net Guaranteed Monthly Overtime | | |
| Gross Regular Annual Overtime | | |
| Net Regular Monthly Overtime | | |
| Do you receive Bonus Income? | | Yes |
| Gross Guaranteed Annual Bonus | | £10,000.00 |
| Net Guaranteed Annual Bonus | | £10,000.00 |
| Gross Regular Annual Bonus | | |
| Net Regular Annual Bonus | | |
| Other Gross Income | | |
| Total Gross Annual Earnings | | £110,000.00 |
| Continuous Employment (Months) | 44 | 34 |
| In Probation | | No |
| Probation Period (Months) | | |

Employment Notes

Applicant 1 is a commercial photographer and apart from portraits and model shoots he does food and retail photography.

Assets

| | |
|----------------------------------|-----|
| Do you have any assets? | Yes |
| Client does not wish to disclose | No |

| Owner | Category | Related to Address | Description | Owner 1 % | Owner 2 % | Cur. | Original Value | Purchased On | Value | Valuation Date | Net Monthly Income |
|-----------------|----------------|--------------------|---------------------------------|-----------|-----------|------|----------------|--------------|--------------|----------------|--------------------|
| Joint | Main Residence | 2 Ormond Drive | 2 Ormond Drive | | | GBP | £ 550,000.00 | 01/01/2021 | £ 550,000.00 | 09/03/2022 | |
| Joint | Cash | | Barclays | | | GBP | | | £25,000.00 | 28/02/2022 | |
| Pankaj Aggarwal | Cash | | Bank account HSBC 82290777 | | | GBP | | | £25,000.00 | 28/02/2022 | |
| Pankaj Aggarwal | Cash | | HSBC Bank Account 02290777 | | | GBP | | | £6,300.00 | 28/02/2022 | |
| Nidhi Aggarwal | Cash | | Bank Account Santander 86858917 | | | GBP | | | £10,000.00 | 28/02/2022 | |

| | |
|-----------------------|-------------|
| Pankaj Aggarwal Total | £31,300.00 |
| Nidhi Aggarwal Total | £10,000.00 |
| Joint Total | £575,000.00 |

There needs to be a provision to enter up to 25 properties (Residential and/or BTL).
Address Data for each property to be captured completely - address line1, line2, line2, city, county, post code.

Keep provision for 10 liabilities apart from the mortgages

Capture “Start Date” for each Liability.

Liabilities

It is desirable that a greater priority be given to the repayment / reduction of the levels of your debt prior to making an investment or committing to a regular premium.

| | |
|---|-----------------------------------|
| Do you have any liabilities? | Yes |
| Do you wish to consider repayment or reduction of any liabilities? (provide details in notes section) | No |
| Why do you not want to consider this? | Wish to retain control of capital |
| Notes | |
| Client does not wish to disclose? | No |

| | | | |
|------------------------------------|--------------------------|--------------------------|--------------------------|
| Owner | Pankaj Aggarwal | Pankaj Aggarwal | Pankaj Aggarwal |
| Liability Account Number | | | |
| Liability Category | Car Loan | Credit/Store Cards | Credit/Store Cards |
| Description | Car Finance AA | HSBC Credit Card | Selfridges Store Card |
| Original Loan Amount | £10,000.00 | | |
| Repayment or Interest Only? | Repayment | Repayment | Repayment |
| Rate Type | Fixed | Fixed | |
| Amount Outstanding | £1,666.68 | £4,000.00 | £2,500.00 |
| Credit Limit | | £5,000.00 | £10,000.00 |
| Interest Rate (%) | 12.00% | | 23.00% |
| Payment Amount (Monthly) | £416.67 | £100.00 | £50.00 |
| Lender | Car Finance | HSBC | Selfridges |
| Loan Term (years) | 2 | | |
| End Date | | | |
| Protected | No | No | No |
| Early Redemption Charge | | | |
| Consolidate | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Whether liability is to be repaid? | No | No | No |
| How will liability be repaid | | | |
| Is Guarantor Mortgage | No | No | No |

| | | | |
|-----------------------------|-----------------------|----------------|--------------------|
| Owner | Nidhi Aggarwal | Nidhi Aggarwal | Nidhi Aggarwal |
| Liability Account Number | | | |
| Liability Category | Credit/Store Cards | Personal Loans | Credit/Store Cards |
| Description | Santander Credit Card | Santander | Taylor & Hart |
| Original Loan Amount | | £8,000.00 | |
| Repayment or Interest Only? | Repayment | Repayment | Repayment |
| Rate Type | Fixed | Fixed | Fixed |
| Amount Outstanding | £3,600.00 | £1,333.34 | £20,000.00 |
| Credit Limit | £4,000.00 | | |
| Interest Rate (%) | | 15.00% | |
| Payment Amount (Monthly) | £120.00 | £333.34 | £500.00 |
| Lender | Santander | Santander | Barclays Finance |

| | | | |
|------------------------------------|--------------------------|----------------------------------|--------------------------|
| Loan Term (years) | | 2 | |
| End Date | | 21/06/2022 | |
| Protected | No | No | No |
| Early Redemption Charge | | | |
| Consolidate | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Whether liability is to be repaid? | No | No | No |
| How will liability be repaid | | | |
| Is Guarantor Mortgage | No | No | No |
| Owner | Joint | Joint | |
| Liability Account Number | | 922456789 | |
| Liability Category | Hire Purchase | Main Residence | |
| Description | Barclays | Mortgage on residential property | |
| Original Loan Amount | £12,000.00 | | |
| Repayment or Interest Only? | Repayment | Repayment | |
| Rate Type | Fixed | Fixed | |
| Amount Outstanding | £4,800.00 | £400,000.00 | |
| Credit Limit | | | |
| Interest Rate (%) | | 1.73% | |
| Payment Amount (Monthly) | £400.00 | £1,234.00 | |
| Lender | Barclays | NatWest | |
| Loan Term (years) | 2.5 | 26 | |
| End Date | 21/06/2023 | | |
| Protected | No | No | |
| Early Redemption Charge | | | |
| Consolidate | <input type="checkbox"/> | <input type="checkbox"/> | |
| Whether liability is to be repaid? | No | Yes | |
| How will liability be repaid | | By Re mortgage | |
| Is Guarantor Mortgage | No | No | |

Credit History

| | |
|---|----|
| Have you ever been refused a mortgage / credit? | No |
| Do you have an adverse Credit History? | No |

Asset & Liability Notes

Income

| | | | | Pankaj Aggarwal | | Nidhi Aggarwal | | |
|---|--|--|--|-----------------|--|----------------|--|--|
| Total annual self-employed Net Profit, Net Dividend, Salary/employed gross basic, guaranteed and regular overtime and bonus incomes | | | | £192,000.00 | | £110,000.00 | | |
| Total Gross Annual Earnings or Net Relevant Earnings | | | | £200,000.00 | | £155,000.00 | | |

| Owner | Category | Description | Frequency | Gross Amount | Net Amount | Start Date | End Date | Occupation |
|-----------------------|--|-------------------------------|-----------|--------------|-------------|------------|------------|------------|
| Nidhi Aggarwal | Basic Income | Employed, Cisco Systems | Monthly | £8,333.33 | £6,300.00 | 21/05/2019 | | |
| Nidhi Aggarwal | Bonus (Guaranteed) | Employed, Cisco Systems | Annually | £10,000.00 | £10,000.00 | 21/05/2019 | | |
| Pankaj Aggarwal | Income earned as a partner/sole proprietor | Self-Employed, The Artsy Lens | Annually | £0.00 | £150,000.00 | 01/08/2020 | 31/07/2021 | |
| Pankaj Aggarwal | Dividends | Self-Employed, The Artsy Lens | Annually | £0.00 | £30,000.00 | 01/08/2020 | 31/07/2021 | |
| Pankaj Aggarwal | Wage/Salary (net) | Self-Employed, The Artsy Lens | Annually | | £12,000.00 | 01/08/2020 | 31/07/2021 | |
| Pankaj Aggarwal Total | | | | £0.00 | £16,000.00 | | | |
| Nidhi Aggarwal Total | | | | £9,166.67 | £7,133.33 | | | |

Income Changes

| | |
|---|----|
| Do you expect any changes in your income in the foreseeable future? | No |
|---|----|

Expenditure

| | |
|--|-----|
| Do you wish to carry out a detailed expenditure analysis? If 'no' then please enter a value into the Total Monthly Expenditure field | Yes |
|--|-----|

| Category | Owner | Description | Net Amount | Frequency |
|-----------------------------|-------|-------------|------------|-----------|
| Basic Essential Expenditure | | | | |
| Rent | | | | |
| Council Tax | Joint | LA Hounslow | £160.00 | Monthly |
| Gas | Joint | Bulb Energy | £87.00 | Monthly |
| Electricity | Joint | Bulb Energy | £105.00 | Monthly |

| Category | Owner | Description | Net Amount | Frequency |
|--|-----------------|------------------------------------|------------|-----------|
| Water | Joint | Thames Water | £49.00 | Monthly |
| Telephone/Mobile | Joint | EE | £150.00 | Monthly |
| Food & Personal Care | Joint | | £1,000.00 | Monthly |
| Car/Travelling Expenses | Pankaj Aggarwal | | £250.00 | Monthly |
| Housekeeping | Nidhi Aggarwal | | £500.00 | Monthly |
| Building Insurance | | | | |
| Combined Utilities | | | | |
| Maintenance/Alimony | | | | |
| Other (Basic Essential) | | | | |
| Basic Quality of Living | | | | |
| Clothing | | | | |
| TV/Satellite/Internet/Basic Recreation | Joint | Virgin Media | £68.00 | Monthly |
| School Fee/Childcare | Pankaj Aggarwal | Hampton Court House Private School | £2,200.00 | Monthly |
| Other (Basic Quality of Living) | | | | |
| Non-Essential Outgoings | | | | |
| Gym | | | | |
| Holidays | | | | |
| Entertainment | | | | |
| Life/General Assurance Premium | Nidhi Aggarwal | Aviva Life | £350.00 | Monthly |
| Life/General Assurance Premium | Pankaj Aggarwal | Aviva Life | £350.00 | Monthly |
| Other (Non-Essential) | Joint | Bupa Family Health Insurance | £250.00 | Monthly |
| Liability Expenditure | | | | |
| Car Loan | Pankaj Aggarwal | Car Finance AA | £416.67 | Monthly |
| Credit/Store Cards | Pankaj Aggarwal | HSBC Credit Card | £100.00 | Monthly |
| Credit/Store Cards | Nidhi Aggarwal | Santander Credit Card | £120.00 | Monthly |
| Credit/Store Cards | Pankaj Aggarwal | Selfridges Store Card | £50.00 | Monthly |
| Credit/Store Cards | Nidhi Aggarwal | Taylor & Hart | £500.00 | Monthly |
| Hire Purchase | Joint | Barclays | £400.00 | Monthly |
| Main Residence | Joint | Mortgage on residential property | £1,234.00 | Monthly |
| Personal Loans | Nidhi Aggarwal | Santander | £333.34 | Monthly |

Expenditure Details

| | |
|--|-----------|
| Calculated Total Monthly Household Expenditure | £8,673.01 |
| Pankaj Aggarwal | £3,366.67 |
| Nidhi Aggarwal | £1,803.34 |
| Joint | £3,503.00 |
| Do you expect any changes in your expenditure in the foreseeable future? | No |

Current Monthly Cash Flow

| | |
|---------------------------------|------------|
| Total Net Monthly Income | £23,133.33 |
| Total Monthly Expenditure | £8,673.01 |
| Total Monthly Disposable Income | £14,460.32 |

Modelling Monthly Affordability

| | |
|--|------------|
| Do you wish to incorporate expected income changes? | |
| Do you wish to incorporate expected expenditure changes? | |
| Do you wish to forgo non-essential expenditure for this solution? | |
| Do you wish to exclude existing liability expenditure which is to be consolidated? | |
| Do you wish to exclude existing liability expenditure which is to be repaid? | Yes |
| Revised Monthly Income Available | £23,133.33 |
| Revised Monthly Expenditure | £8,673.01 |
| Consolidated Expenditure Payments | £0.00 |
| To be Repaid Expenditure Payments | £1,234.00 |
| Current Protection Premiums | £0.00 |
| Revised Total Disposable Monthly Income Available | £15,694.32 |
| Agreed Monthly Budget | £1,500.00 |
| Additional Notes | |

Budget Notes

Mortgage Needs & Priorities

| | Pankaj Aggarwal | Nidhi Aggarwal |
|--|---|---|
| - Source of Deposit | | |
| Please indicate the source of deposit: | <div><input type="checkbox"/> Builder Gift</div> <div><input type="checkbox"/> Customer's Bank Account-UK/Savings</div> <div><input checked="" type="checkbox"/> Equity</div> <div><input type="checkbox"/> Gifted Deposit</div> <div><input type="checkbox"/> Immediate Family Gift</div> <div><input type="checkbox"/> Inheritance</div> <div><input type="checkbox"/> Loan</div> <div><input type="checkbox"/> Proceeds of house sale</div> <div><input type="checkbox"/> Sale Of Other Property</div> <div><input type="checkbox"/> Vendor Gifted</div> | <div><input type="checkbox"/> Builder Gift</div> <div><input type="checkbox"/> Customer's Bank Account-UK/Savings</div> <div><input checked="" type="checkbox"/> Equity</div> <div><input type="checkbox"/> Gifted Deposit</div> <div><input type="checkbox"/> Immediate Family Gift</div> <div><input type="checkbox"/> Inheritance</div> <div><input type="checkbox"/> Loan</div> <div><input type="checkbox"/> Proceeds of house sale</div> <div><input type="checkbox"/> Sale Of Other Property</div> <div><input type="checkbox"/> Vendor Gifted</div> |

| | Pankaj Aggarwal | Nidhi Aggarwal |
|--|---|---|
| Is this a split deposit? (If yes, please provide details.) | No | No |
| - Retirement Interest Only Mortgage Budget | | |
| Is the client to be recommended a Retirement Interest Only Mortgage? | | |
| How much disposable income would be available to meet the cost of the new mortgage in the event of client 1's death? | | |
| How much disposable income would be available to meet the cost of the new mortgage in the event of client 2's death? | | |
| - Buy to Let Properties | | |
| Is the property currently tenanted? | | |
| If yes, are these tenants to remain? | | |
| Does / will the property have an Assured Short hold Tenancy in place? | | |
| If yes, for how long? | | |
| What is the maximum number of tenants in the property? | | |
| Are all tenants party to the same agreement? | | |
| Is this property subject to a HMO licence? | | |
| What type of tenants will occupy the property? | <input type="checkbox"/> Working / Professional <input type="checkbox"/> Corporate <input type="checkbox"/> DSS <input type="checkbox"/> Family Member <input type="checkbox"/> Asylum Seeker <input type="checkbox"/> Student <input type="checkbox"/> Other | <input type="checkbox"/> Working / Professional <input type="checkbox"/> Corporate <input type="checkbox"/> DSS <input type="checkbox"/> Family Member <input type="checkbox"/> Asylum Seeker <input type="checkbox"/> Student <input type="checkbox"/> Other |
| What is the expected / received rental income? | | |
| Is the property fit to be let in its present state? | | |
| What is the estimated cost of refurbishment / repairs? | | |
| What is the estimated timescale for work to be completed? | | |
| How are void periods in rent to be covered for this property? | | |
| Is the property to be purchased via a Limited Company or SPV? (If yes, please provide details.) | | |
| - Bridging Finance | | |
| What is the purpose of the bridging finance? | <input type="checkbox"/> Property Purchase <input type="checkbox"/> Renovations / Refurbishment <input type="checkbox"/> Personal <input type="checkbox"/> Cash Flow (Business) <input type="checkbox"/> Other | <input type="checkbox"/> Property Purchase <input type="checkbox"/> Renovations / Refurbishment <input type="checkbox"/> Personal <input type="checkbox"/> Cash Flow (Business) <input type="checkbox"/> Other |
| Will you or an immediate member of your family occupy / intend to occupy 40% or more of the property (building and land) over which the bridging company will have a first charge? | | |
| What is the security for the bridging finance? | <input type="checkbox"/> Residential (regulated) <input type="checkbox"/> Residential (non-regulated) <input type="checkbox"/> Commercial <input type="checkbox"/> Semi Commercial <input type="checkbox"/> Land | <input type="checkbox"/> Residential (regulated) <input type="checkbox"/> Residential (non-regulated) <input type="checkbox"/> Commercial <input type="checkbox"/> Semi Commercial <input type="checkbox"/> Land |
| Charge offered on this property | <input type="checkbox"/> First Charge <input type="checkbox"/> Second Charge | <input type="checkbox"/> First Charge <input type="checkbox"/> Second Charge |
| Is your current property on the market for sale? | | |
| If yes, have you accepted an offer? | | |

| | Pankaj Aggarwal | Nidhi Aggarwal |
|---|--|--|
| If an offer has been accepted, how soon do you expect to exchange contracts and complete the purchase? | | |
| What is your preferred payment option? (Please provide a reason.) | <input type="checkbox"/> Serviced <input type="checkbox"/> Rolled Up | <input type="checkbox"/> Serviced <input type="checkbox"/> Rolled Up |
| In the short term, how will you cover the payments for both loans? | | |
| What is the exit strategy for repayment of the finance? | <input type="checkbox"/> Sale of Property <input type="checkbox"/> Re-finance <input type="checkbox"/> Other | <input type="checkbox"/> Sale of Property <input type="checkbox"/> Re-finance <input type="checkbox"/> Other |
| - Equity Release Requirements | | |
| Have you discussed using equity from your property with your family and/or potential beneficiaries? (If yes, what were their views?) | | |
| Summarise the estimated borrowing requirements, including the purpose, estimated amounts and the date required. | | |
| If funds are for home improvements, have accurate estimates for the work been obtained? | | |
| If 'yes' to the above, has a fixed price been agreed or have you allowed for contingency costs? | <input type="checkbox"/> Fixed Price Estimate <input type="checkbox"/> Contingency Allowed For | <input type="checkbox"/> Fixed Price Estimate <input type="checkbox"/> Contingency Allowed For |
| Is this gift intended to be part of a strategy to mitigate IHT? (If yes, please provide details of who the gift is being paid to.) | | |
| Has downsizing or moving property to meet requirements been considered? (Please explain why this is not appropriate.) | | |
| Has using existing assets to meet requirements been considered? (Please explain why this is not appropriate.) | | |
| Has gaining financial help from family to meet requirements been considered? (Please explain why this is not appropriate.) | | |
| Has raising funds through Local Authority or Charitable Grants to meet requirements been considered? (Please explain why this is not appropriate.) | | |
| Has unsecured lending to meet requirements been considered? (Please explain why this is not appropriate.) | | |
| Has a Debt Management Agreement to meet requirements been considered? (Please explain why this is not appropriate.) | | |
| Has extending your existing mortgage term to meet requirements been considered? (Please explain why this is not appropriate.) | | |
| Assumptions are based on the average life expectancy of a person of the same age and gender when considering the suitability of equity release for you. According to the Office for National Statistics (ONS) the average life expectancy is: | | |
| If yes, please indicate the date of diagnosis | | |
| - Equity Release Medical Questionnaire | | |
| What is your weight? Please state whether stone, pounds or kilos. | | |
| What is your height? Please state whether feet, inches or centimetres. | | |
| If you smoke manufactured cigarettes, have you smoked 10 cigarettes or more, or 2.5 ounces (71gms) or more of rolling tobacco per week for the last 10 years? | | |
| Have you been diagnosed with high blood pressure, requiring ongoing medication? | | |
| If yes, please add most recent readings: systolic and diastolic. | | |
| Have you had a heart attack, coronary artery bypass graft or coronary angioplasty, ischemic heart disease/angina and are being prescribed medication? | | |

| | Pankaj Aggarwal | Nidhi Aggarwal |
|--|-----------------|----------------|
| Have you suffered a heart attack which required hospital admission? | | |
| Have you received surgery for a heart condition? Such as heart bypass, stent or angioplasty, valve replacement, pacemaker or ICD? | | |
| Have you ever been diagnosed with diabetes mellitus, controlled with tablets or insulin? | | |
| Have you suffered from a stroke (CVA), excluding mini strokes (TIA) requiring medication? | | |
| Have you been diagnosed in the last 5 years as having suffered a mini stroke (TIA) requiring medication? | | |
| Have you been diagnosed with cancer (excluding skin cancer and benign tumours, but including leukaemia , Hodgkin's Disease, lymphoma and malignant growths/tumours)? | | |
| Have you been diagnosed with Parkinson's disease? | | |
| Have you ever been diagnosed with Multiple Sclerosis? | | |
| Have you ever been diagnosed with chronic respiratory disease requiring daily medication or inhalers? | | |
| Have you been diagnosed with Dementia (including Alzheimer's disease)? | | |
| Have you been diagnosed with chronic kidney failure? | | |
| Have you had a heart, kidney, liver or lung transplant? | | |
| Have you been diagnosed with cirrhosis of the liver? | | |
| Have you been diagnosed with Motor Neurone Disease? | | |
| Have you been diagnosed with Hepatitis C? | | |
| Have you been diagnosed with HIV? | | |
| Have you been diagnosed with peripheral vascular disease (including intermittent claudication)? | | |
| Have you ever taken early retirement on the grounds of ill health? | | |

Existing Mortgage Details

Capture this info (policy number) with section Liabilities at page 12.

| | |
|-----------------------------------|-----|
| Do you have an existing mortgage? | Yes |
|-----------------------------------|-----|

| | | | |
|--|------------------|----------------------------------|--|
| Owner | Pankaj Aggarwal | Joint | |
| Lender | Barclays Bank | National Westminster Bank | |
| Product Name | | | |
| Policy Number | | 922456789 | |
| Agency Status | Not Under Agency | Not Under Agency | |
| Currency | GBP | GBP | |
| Address Line 1 | | 2 Ormond Drive | |
| Rate Type | | Fixed | |
| Rate period from completion(mths) | | | |
| Mortgage Type | Let To Buy | Standard Residential | |
| Are you a First Time Buyer? | No | No | |
| Property Type | | Semi-Detached | |
| Repayment Method | | Capital and Interest | |
| Capital Repayment Amount | | £400,000.00 | |
| Capital Repayment Term | | | |

| | | | |
|---|-------|----------------|--|
| Interest Only Amount | | | |
| Interest Only Term | | | |
| Interest Only Repayment Vehicle | | | |
| Monthly Repayment Amount | £0.00 | £1,234.00 | |
| Original Loan Amount | | | |
| Lender Fees | | | |
| Interest Rate (%) | | 1.73% | |
| Base Rate | | | |
| Feature Expires | | 30/06/2022 | |
| Original Mortgage Term | 0y 0m | 26y 0m | |
| Start Date | | | |
| End Date | | | |
| Remaining Term | | | |
| Current Balance | £0.00 | £400,000.00 | |
| Account Number | | 922456789 | |
| Is Guarantor Mortgage? | | No | |
| Is the loan subject to Redemption Penalty? | No | No | |
| Redemption Terms | | | |
| Redemption End Date | | | |
| Is the mortgage Portable? | | | |
| Consent to Let? | | No | |
| Consent To Let Expiry Date | | | |
| Discharge on completion | | | |
| Linked to Asset | | 2 Ormond Drive | |
| Asset Value | | £550,000.00 | |
| Income Status | | | |
| Is any Mortgage Equity to be used to consolidate debts? | | No | |

Existing Equity Release Details

| | |
|--|----|
| Do you have an existing Equity Release Mortgage? | No |
|--|----|

Mortgage Requirements

| | | |
|--|--|--|
| Owner | Joint | Make a new field "Purchase, Re-mortgage, Product Transfer, Additional Borrow" |
| Unique Identifier | 10007565944 | |
| Is Equity Release? | <input type="checkbox"/> | Make a new field "Number of Bedrooms" Number of living rooms: Number of kitchen: Number of Toilets: Number of bathrooms: Parking space: (on-site parking / off-street parking) Garage: Yes/No Is area > 2 acres: (yes/no) |
| Equity Release Type | | |
| Percentage Ownership Sold(%) | 0.00% | |
| Mortgage Type | Standard Residential | |
| Are you a First Time Buyer? | No | |
| Property | 2 Ormond Drive, Hampton, TW12 2TN | |
| Purpose | Comprehensive Range excluding Direct Deals | |
| Repayment Method | Capital and Interest | Make a new field "Tenure Type": Freehold / Leasehold |
| Capital Repayment Amount | £420,000.00 | Make a new field "Region" |
| Capital Repayment Term | | Make a new field "Year Built" |
| Interest Only Amount | £0.00 | |
| Lump Sum | £0.00 | Make a new field "Property Type": House, Bungalow, Flat, Maisonette |
| Monthly Income | £0.00 | |
| Interest Only Term | | If House or Bungalow, Property Description: Detached, Semi-Detached, End-Terraced, Mid-Terraced |
| Interest Only Repayment Vehicle | | |
| Price/Valuation | £555,000.00 | |
| Deposit/Equity | £135,000.00 | If Flat or Maisonette, Property Description: Converted or Purpose Built |
| Loan | £420,000.00 | If property type Flat: capture - Floor at which flat situated: Total floors in the block: Lift (Yes / no): Lease Years Remaining: Is above commercial: (Yes/No) Ground rent: Service charge: EWS1 Form available: (Yes/No) |
| LTV(%) | 75.68% | |
| Term | 24y 0m | |
| Source Of Deposit | Equity | |
| Guarantor Mortgage | No | |
| Guarantor Details | | |
| Has any debt been consolidated previously? | | |

Mortgage Preferences & Attitude to Risk

| | |
|--|-----|
| Do you want the certainty of the mortgage being repaid at the end of the term? | Yes |
| Are you comfortable if all or part of the mortgage is repaid from the proceeds of an investment vehicle such as an endowment policy, ISA or pension? | No |
| Might you redeem part or all of your mortgage in the foreseeable future? | No |
| Are you likely to move in the next five years? | No |

Which of the following are important to you?

| | |
|--|---------|
| Avoid uncertainty of interest rate changes | Yes |
| Minimise mortgage payments in the first few years | Yes |
| The maximum early redemption period I would accept is | 2 Years |
| Ability to vary monthly payments or pay lump sums off mortgage without penalty | |
| To link your mortgage to a savings or current account | |
| Ability to add fees to the loan | Yes |
| Do you give your express consent for mortgage fees to be added to the loan? | Yes |
| Free legal fees | Yes |
| No valuation fees | Yes |
| No arrangement or booking fees | |
| Access to initial sums ('cash back') | |
| Are you concerned about the possibility of future interest rate changes? | |
| No early redemption charge | |
| No early redemption overhang | |
| Limited or no Higher Lending Charge? | |
| To have Interest rate calculated daily | Yes |
| Have you any other requirements or comments you would like to make | |

Mortgage Notes

Final Salary Pension Schemes

| | |
|--|----|
| Do you have any existing final salary schemes? | No |
|--|----|

Money Purchase Pension Schemes

| | |
|--|----|
| Do you have any existing money purchase schemes? | No |
|--|----|

Personal Pensions

| | |
|---|----|
| Do you have any existing Personal Pension arrangements? | No |
|---|----|

Annuities

| | |
|---|----|
| Do you have any existing Annuity plans? | No |
|---|----|

Existing Bank Accounts / Existing Cash

| | |
|-------------------------------------|----|
| Do you have existing Cash products? | No |
|-------------------------------------|----|

Existing Investments

| | |
|---------------------------------------|----|
| Do you have any existing investments? | No |
|---------------------------------------|----|

Marketing

| | Pankaj Aggarwal | Nidhi Aggarwal |
|---|--------------------------------|--------------------------------|
| Do you wish to be contacted for marketing purposes? | Related Products/Services Only | Related Products/Services Only |
| Consent Date | 09/03/2022 | 09/03/2022 |
| Please contact me by phone for marketing purposes | <input type="checkbox"/> | <input type="checkbox"/> |
| Please send me marketing information by mail | <input type="checkbox"/> | <input type="checkbox"/> |
| Please send me marketing information by e-mail | <input type="checkbox"/> | <input type="checkbox"/> |
| Please send me marketing information by SMS text, picture messaging or by any other personal means of contact apart from mail, telephone or email | <input type="checkbox"/> | <input type="checkbox"/> |
| Please send me marketing information or contact me through Social Media | <input type="checkbox"/> | <input type="checkbox"/> |
| Please contact me by automated calls for marketing purposes | <input type="checkbox"/> | <input type="checkbox"/> |
| Please send me marketing information by PFP | <input type="checkbox"/> | <input type="checkbox"/> |
| Accessible format requirement | No Requirement | No Requirement |
| Preferred delivery method | No Preference | No Preference |

Declaration

| | |
|--------------------------|------------|
| Date Fact Find Completed | 09/03/2022 |
| Date ID/AML Checked | 09/03/2022 |
| Date Declaration Signed | 09/03/2022 |

Additional Notes

| | |
|-----------------|--|
| Pankaj Aggarwal | |
| Nidhi Aggarwal | |

Our Acknowledgements

Subject to the marketing preferences selected, any member of Optimal Financial Services Ltd may contact you by post, phone or e-mail, or in any other way a member feels is appropriate. Copies of the proposal forms and other documentation may also be held. These may contain sensitive personal data as defined by legislation e.g. health details. Sensitive personal data will only be used to provide and administer the services or products applied for. By signing below you explicitly consent to Optimal Financial Services Ltd processing your sensitive personal data as described above and below. Please inform us by writing to the address below if you do not wish for such information to be retained.

Client Declaration

I/We the undersigned confirm a copy of the Client Agreement and the Financial Planner's Business Card have been handed to me/us.

I/We the undersigned confirm that the information provided in this review is correct and is given on the understanding that it does not place me/us under any obligation to buy or take up any recommendation which may be made and that a copy of this form is available on request. I/We the undersigned confirm my/our financial planning objectives are those identified and prioritised in this document.

I/We the undersigned authorise Optimal Financial Services Ltd to obtain quotations/details of existing Mortgage policies and make recommendations for my/our consideration.

Signed

Signed

Date

Date