

# 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 <a href="http://www.tenetgroup.co.uk">www.tenetgroup.co.uk</a> 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 <a href="http://www.tenetgroup.co.uk">www.tenetgroup.co.uk</a> 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

<b>Statement 4</b>	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.
<b>Statement 4 Answer</b>	Yes	Yes
<b>Statement 5</b>	<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>
<b>Statement 5 Answer</b>	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

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)	15		
Addressee	Pankaj Aggarwal	Pankaj Aggarwal	Nidhi Aggarwal
Address Line 1	85	17	2 Ormond Drive
Address Line 2	Oxford Street	Harrison Road	
Address Line 3			
Address Line 4			
City / Town	London	Feltham	Hampton
Country	United Kingdom	United Kingdom	United Kingdom
Postcode	OX1 8HY	FN8 3UH	TW12 2TN
Address Type	Home	Home	Home
Residency Status	Tenant - private	Tenant - private	Owner Occupier - mortgaged
Date From	01/07/2017	01/01/2017	01/01/2021
Date To	31/12/2017	30/06/2017	
Default	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address Status	Previous Address	Previous Address	Current Address
Registered on Electoral Roll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time at Address (Months)			15
Addressee	Nidhi Aggarwal	Nidhi Aggarwal	Nidhi Aggarwal
Address Line 1	9 Garrison Close	Flat 6	85
Address Line 2		Willow Court	Oxford Street
Address Line 3		Corney Reach Way	
Address Line 4			
City / Town	Hounslow	London	London
Country	United Kingdom	United Kingdom	United Kingdom

Postcode	TW4 5EZ	W4 2TW	OX1 8HY
Address Type	Home	Home	Home
Residency Status	Tenant - private	Tenant - private	Tenant - private
Date From	05/06/2019	01/01/2018	01/07/2017
Date To	31/12/2020	04/06/2019	31/12/2017
Default	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address Status	Previous Address	Previous Address	Previous Address
Registered on Electoral Roll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time at Address (Months)			
Addressee	Nidhi Aggarwal		
Address Line 1	17		
Address Line 2	Harrison Road		
Address Line 3			
Address Line 4			
City / Town	Feltham		
Country	United Kingdom		
Postcode	FN8 3UH		
Address Type	Home		
Residency Status	Tenant - private		
Date From	01/01/2017		
Date To	30/06/2017		
Default	<input type="checkbox"/>		
Address Status	Previous Address		
Registered on Electoral Roll	<input type="checkbox"/>		
Time at Address (Months)			

## Contact Details

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

## 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

## 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)	45	35
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

# 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
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## 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
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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
<b>- Retirement Interest Only Mortgage Budget</b>		
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?		
<b>- Buy to Let Properties</b>		
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.)		
<b>- Bridging Finance</b>		
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
<b>- Equity Release Requirements</b>		
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		
<b>- Equity Release Medical Questionnaire</b>		
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 Dsease?		
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

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
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## Mortgage Requirements

Owner	Joint		
Unique Identifier	10007565944		
Is Equity Release?	<input type="checkbox"/>		
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		
Capital Repayment Amount	£420,000.00		
Capital Repayment Term			
Interest Only Amount	£0.00		
Lump Sum	£0.00		
Monthly Income	£0.00		
Interest Only Term			
Interest Only Repayment Vehicle			
Price/Valuation	£555,000.00		
Deposit/Equity	£135,000.00		
Loan	£420,000.00		
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
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## Money Purchase Pension Schemes

Do you have any existing money purchase schemes?	No
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## Personal Pensions

Do you have any existing Personal Pension arrangements?	No
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## Annuities

Do you have any existing Annuity plans?	No
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## Existing Bank Accounts / Existing Cash

Do you have existing Cash products?	No
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## Existing Investments

Do you have any existing investments?	No
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## 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 .....