

Client Information Form

E-mail address _____

Phone number _____

Country of purchase ☐ France ☐ Spain ☐ Portugal ☐ UK

Purpose of the loan

- | | | |
|------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> Purchase of an existing property | <input type="checkbox"/> To repay existing loan | <input type="checkbox"/> Building of a new property |
| <input type="checkbox"/> Purchase of a new property | <input type="checkbox"/> Purchase of land for construction | <input type="checkbox"/> Equity release |
| <input type="checkbox"/> Renovation/Improvement | <input type="checkbox"/> Purchase of an existing property
+ Improvements | |
| <input type="checkbox"/> Other use (please specify): _____ | | |

Joint applicants should complete both sections. **Please use currency symbols when providing financial details or if all income and outgoings are in the same currency please select it here.**

☐ £ British pounds ☐ € Euros ☐ \$ US Dollars ☐ Other, please specify _____

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First applicant

☐ Mr. ☐ Mrs. ☐ Miss ☐ Company _____

First names _____

Surname _____

Maiden name, if applicable _____

Address _____

Town _____

Country _____

Post code _____

Telephone number _____

Fax number _____

Date of birth _____

Nationality _____

E-mail _____

Marital Status

☐ Single

☐ Married

☐ Widowed

☐ Divorced

☐ Separated

Number of dependent children _____

Their ages _____

Other dependants (please specify) _____

Current life cover for applicant 1 _____

Second applicant

☐ Mr. ☐ Mrs. ☐ Miss ☐ Company _____

First names _____

Surname _____

Maiden name, if applicable _____

Address _____

Town _____

Country _____

Post code _____

Telephone number _____

Fax number _____

Date of birth _____

Nationality _____

E-mail _____

Marital Status

☐ Single

☐ Married

☐ Widowed

☐ Divorced

☐ Separated

Number of dependent children _____

Their ages _____

Other dependants (please specify) _____

Current life cover for applicant 2 _____

Employment details: Employees (If self-employed, please see below instead)

First applicant

Name of present employer and occupation

Employer’s address

Telephone number

Date started

Position held

Previous occupation if current position held less than three years

	Salary	Bonus	Incentives
Most recent year			
Previous year			
Year before that			

Employment details: Employees (If self-employed, please see below instead)

Second applicant

Name of present employer and occupation

Employer’s address

Telephone number

Date started

Position held

Previous occupation if current position held less than three years

	Salary	Bonus	Incentives
Most recent year			
Previous year			
Year before that			

Employment details: Company owner/ Partner/ Self-employed

First applicant

Business name

Nature of business

Address

Telephone number

How long established?

How long under your control?

	Turnover	Net profit	Dividends & Salary
Most recent year			
Previous year			
Year before that			

Second applicant

Business name

Nature of business

Address

Telephone number

How long established?

How long under your control?

	Turnover	Net profit	Dividends & Salary
Most recent year			
Previous year			
Year before that			

Financial details – Summary

ANNUAL INCOME BEFORE TAX	First applicant	Second applicant	TOTAL
Employed: Gross basic annual income			
Average bonus/commissions/ dividends for past 3 years			
Pension income			
Income from maintenance			
Rental income			
Other income (please specify)			

Have you ever been declared bankrupt or had a court order for debt registered against you?

1st applicant ☐ Yes ☐ No Please give details: _____

2nd applicant ☐ Yes ☐ No Please give details: _____

Use of the property to be purchased / owned

- | | |
|---------------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> Main home | <input type="checkbox"/> Holiday home |
| <input type="checkbox"/> Buy to let (unfurnished) | <input type="checkbox"/> Holiday home and possible rental |
| <input type="checkbox"/> Other (please specify) | |

Address of the property

Street

Town

Postcode

Telephone

At what date do you expect the deed of sale to be signed?

If the loan requested is for finance or equity release

Year of purchase

Original purchase price

Approximate market value now

Name and address of lender (if applicable)

Initial term

Current interest rate

Initial mortgage amount

Monthly repayment

Remaining term

Current balance outstanding

Rate type

Product type (interest only or capital & interest)

Have you any loan applications in progress at the moment?

☐ Yes

☐ No

If yes, give details:

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Financial plan

COSTS		SOURCE OF FUNDS	
Property purchase price (without fees)		Mortgage required	
Renovation		Other loans	
Notary fees		Personal contribution	
Agent fees		Other (please specify)	
TOTAL		TOTAL	

Planning your project

	Amount	Term (years)	Type of mortgage required
Mortgage amount			
For what % of the loan will you take the life cover? Please note that the French banks usually ask for 100% life cover pro rata			

Please assist us by completing this sheet of all ASSETS in your name and all OUTGOINGS you have:

Existing property holdings – income and outgoing details on properties owned/rented

Address of property	Current value	Use of property (main/second /rental)	Name of lender	Monthly payment	Date loan began	Initial loan amount	Initial loan term	Outstanding capital	Rental income per month (if applicable)

Other financial commitments – other outgoings, including maintenance fees & rent

Type of loan (personal loan, car loan or maintenance leaseback)	Name of lender	Monthly payment	Date loan began	Initial loan amount	Initial loan term	Outstanding balance

Existing assets, investments and savings – other assets, please indicate source of deposit

Type of investment	Name of bank, insurer, financial body	Current balance	Value at maturity	Monthly amount invested

Statement of preferences and attitude to risk

Key information about the type of mortgage applicable to you

In order to provide you with a high standard of service, we need to understand your requirements, attitudes and objectives to help us to provide you with a mortgage fitting your needs and relevant to your circumstances. Please provide a reason where you answer yes.

	First Applicant	Second Applicant
Might your income or expenditure change significantly within the foreseeable future? Yes/No		
If Yes , provide details including approximate timescale, amount, reason and remember to include details if your mortgage/rent amount will increase or decrease.		

Do you have any plans to pay off some/the entire mortgage in the foreseeable future Yes/No	
If Yes , provide details including approximate timescale, amount and reason:	

Are you likely to move home within the mortgage term (other than this transaction) Yes/No	
If Yes , provide details including approximate timescale, amount and reason:	

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Please answer the following so that we can establish your Attitude to paying off your mortgage	Yes/No	Please provide reasons
Are you concerned about the possibility of future interest rate movements?		
Do you want the certainty of your mortgage being repaid at the end of the term?		
Are you comfortable if all or part of your mortgage is repaid from the proceeds of an investment vehicle i.e. an endowment, ISA or pension? Remember these are not guaranteed to repay the amount forecasted.		
What is your attitude to risk of repaying your mortgage: Cautious/Adventurous		

Please detail your current mortgages. Product type, repayment types and their expiry date. Please continue in the summary box at the bottom of this form if necessary.

Lender	Mortgage type	Rate type	Rate	Current deal expiry date

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Please detail your current mortgages. Product type, repayment types and their expiry date. Please continue in the summary box at the bottom of this form if necessary.

Lender	Fixed rate Mortgages	Variable (tracker) Mortgages	Current deal expiry date
Rate type	Fixed	Variable on index + margin	Variable on index + margin
Early repayment penalties	Yes	No (after short period)	No (after short period)
Amount of penalty	6 months interest on amount paid off early. E.g. half the interest rate of sum you repay early not the loan amount	As fixed rates during the initial period of the loan where the rate is fixed	As fixed rates during the initial period of the loan where the rate is fixed
Minimum amount to repay early	10% of outstanding loan amount	10% of outstanding loan amount	10% of outstanding loan amount
Increase/ decrease payments	Possible (with penalty/fee)	Possible	Possible
Payment Holiday	Possible	Possible	Possible

Please tell us your preferences when choosing a mortgage		If yes, please provide reason
Capped – An upper limit on your mortgage costs for a specific period		
Fixed – To fix your mortgage costs for a certain period		
Tracker – Mortgage repayments that will fluctuate in line with interest rates		
Interest – Only – Keep monthly cost low (requires investment vehicle)		
No early settlement – No early settlement interest on full or part repayment		
No tie in after period – No tie in after fixed, discounted, or capped		N/A in France
Minimum deposit – Loans with the smallest deposit		
Speed of mortgage completion – Is the speed of the mortgage completion important to you? Lower rates may be available if the application takes 4 months +		
Ability to add fees to loan – Do you want the ability to add fees to the loan? N/A in France		N/A in France
Payment Holiday/vary amount of repayment – Do you want the ability to vary the repayment amount or take repayment holidays?		
Additional information, notes and summary		

Any other helpful information to support your application?

The undersigned declare(s) that the details given in this application with respect to personal assets, income and expenditure are correct and true and that the declared personal assets are owned by the undersigned and no other person and are not subject to any lien or claim other than specified. The undersigned authorise(s) the lender or any third party appointed by the lender located in the country of residence of the undersigned, to undertake whatever enquiries the lender considers necessary to verify any details in this respect. The undersigned also authorise(s) the lender to transfer to the appointed third party(ies) the details given in this application necessary to the undertaking of such enquiries.

The undersigned also agree(s) to pay in full all legal disbursements involved with this application, including property registration charges and the cost of relevant mortgage documentation.

By signing or returning this mortgage application, the undersigned or sender agree(s) to pay the broker fee mentioned in the quotation upon acceptance of any mortgage offer procured by French Private Finance.

First applicant

Date

Signature

Second applicant

Date

Signature

The information given in this mortgage application form will be only used in connection with the processing of the loan application. In compliance with the provisions of the French Law No. 78-17 of January 1978, called Law on Information Technology and Liberties and in accordance with UK data protection Act you have a right of access, modification and rectification of all information concerning you. This right is to be exercised by writing to the Introducer, at the address indicated above, who will also pass the request on the Lender.

By providing data for this application you also agree to receive communications from French Private Finance Ltd. You are provided with the option to opt out of receiving our marketing and you will only receive information from French Private Finance. We will process your data and submit it to relevant financial institutions for the purpose of obtaining finance. We will also store this data and keep you up to date on related opportunities. French Private Finance Ltd is registered under the Data Protection Act 2018. Registration No. Z1962125. Further details are available here <https://www.frenchprivatefinance.com/privacy-policy/>

Your rate may differ from the advertised rate. Loans are subject to status. Early settlement fees may apply. French Private Finance Ltd is authorised and regulated by the Financial Conduct Authority authorisation number 741190. Changes in the exchange rate may increase the sterling equivalent of your debt.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE