

INDIVIDUAL ADVISOR and CONTROLLER APPLICATION

This application is to be completed by any individual within the Appointed Representative Business who;

- requires authorisation by Mortgage Support Network Limited to advise on and/or Non-investment linked insurance arrangements. (**An Advisor**) or
- fulfils a supervisory role to an Advisor. (**A Supervisor**) or
- fulfils, in broad terms, certain jobs or responsibilities within the Appointed Representative which means that the individual has a significant influence over the way in which the Business is run. These could include being a Shareholder/Partner/Sole Trader, Directors, non-executive Director or Senior Manager. (**A Controller**)

Important note; In addition to the above, “controller(s)” will need to be designated by the Appointed Representative Business as an “Approved Person” within the meaning of section 59 of the Financial Services and Markets Act 2000. Any individual who fulfils an “Approved Person” function must also be approved by the FSA.

Please answer all questions fully in black ink and block capitals and “Not Applicable” where relevant

1 THE APPOINTED REPRESENTATIVE BUSINESS

1.1	Full name of Business			
1.2	Main contact's name			
	Telephone Number		Fax No	
	E-mail address			

2 THE INDIVIDUAL'S DETAILS

2.1	Title	Mr		Mrs		Miss		Ms		Other	
2.2	Surname										
2.3	Forename										
2.4	Middle names										
2.5	Name commonly known as, if different										
2.6	Date of Birth (dd/mm/yy)										
2.7	Place of birth & Nationality										
2.8	National Insurance Number										

2.9	Passport Number if NI not available	
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2.10	Previous Name (s) in any										
	Title	Mr		Mrs		Miss		Ms		Other	
	Surname										
	All forenames										
	Date of change (dd/mm/yy)										

2.11	Home address										
	Address 1 st line										
	Address 2 nd line										
	Address 3 rd line										
	City/Town					Postcode					
	Telephone No					Mobile					
	E-mail address										

2.12	Time resident at this address				Years	Months
	Status, i.e. homeowner, rental, etc					

If less than 3 Years please provide addresses for previous 3 Years:-

2.13	Previous addresses										
	Address 1 st line										
	Address 2 nd line										
	Address 3 rd line										
	City/Town					Postcode					
	Time resident at this address				Years	Months					
	Status										
	Previous addresses										
	Address 1 st line										
	Address 2 nd line										
	Address 3 rd line										
	City/Town					Postcode					
	Time resident at this address				Years	Months					
	Status										

2.14	Has the individual previously been Authorised /Approved by the FSA	Yes / No
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If Yes please state regulator, reference number and dates

Reference number	Dates (mm/yy)

Competent Advisor	Yes / No
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2.15	Is the individual currently an FSA approved person?	Yes / No
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If Yes please state the FSA individual Reference Number

2.16	Is the individual a controller for the applicant Appointed Representative Business under the MCCB?	Yes / No
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If Yes please state the individual MCCB Reference Number

2.17	Please tick any of the following to indicate the qualifications you have attained, and attach certified copies of the appropriate examination certificates in confirmation.				
	CeFA 1	CeFA 2	CeFA 3		
	CeMap 1	CeMap 2	CeMap 3		
	FPC 1	FPC 2	FPC 3		
	CeMap Bridging Paper	MAQ	CF6		
	Other Financial Services Qualifications				

2.18	Which of the following have you sold or advised on in the past year?			
	Mortgages		Lifetime/Equity Release Mortgages	
	Non-investment linked Life (Non-Reg life)		Non-investment linked General Insurance	
	Investment Linked products (Pensions, Bonds, Unit Trusts, etc)		Other	

3 SCOPE OF AUTHORISATION

3.1	Please confirm the scope of authorisation you require.	
	Mortgages (as detailed above)	
	Non-investment linked insurance arrangements (as detailed above)	

4 YOUR ROLE WITHIN THE APPOINTED REPRESENTATIVE FIRM

4.1

Please confirm your role (you may tick more than one role)			
Shareholder		If Shareholder what is your holding?	
Director		Non Executive Director	
Partner		Sole Trader	
Senior Manager		Manager	
Advisor (employed)		Advisor (self-employed)	
Trainee Advisor (employed)		Trainee Advisor (self-employed)	

4.2

Other Business Interests. Please state the names and addresses of every company/partnership or any other business interest you are involved with. Please detail the actual activity and your involvement whether you are a Principal or Shareholder within it.

As your other business interests may have a financial impact on your role as an Advisor and/or controller of this Appointed Representative business please provide a copy of the latest accounts for each of the other businesses (if there are none then please state "NONE").

Name of business			
Address of business			
Role within business			
Accounts attached	Yes / No / NONE		

Name of business			
Address of business			
Role within business			
Accounts attached	Yes / No / NONE		

Name of business			
Address of business			
Role within business			
Accounts attached	Yes / No / NONE		

5 EMPLOYMENT

Please provide details of your occupation(s) for the last 5 years. When completing please **start with your current employment** and then work backwards for the next 5 years.

5.1	Date: From (dd/mm/yyyy)		Date: To (dd/mm/yyyy)	
	Name of business			
	Address 1st line			
	Address 2nd line			
	City/Town		Postcode	
	Nature of business			
	Position & Responsibilities			
	Reason for leaving			
	May we take up an immediate reference?	Yes / No		

Was the business an Appointed Representative?	Yes / No		
If Yes, of which "Principal" regulated business			
Principal Address 1st line			
Principal Address 2nd line			
City/Town		Postcode	

5.2	Date: From (dd/mm/yyyy)		Date: To (dd/mm/yyyy)	
	Name of business			
	Address 1st line			
	Address 2nd line			
	City/Town		Postcode	
	Nature of business			
	Position & Responsibilities			
	Reason for leaving			
	May we take up an immediate reference?	Yes / No		

Was the business an Appointed Representative?	Yes / No		
If Yes, of which "Principal" regulated business			
Principal Address 1st line			
Principal Address 2nd line			
City/Town		Postcode	

5.3

Date: From (dd/mm/yyyy)		Date: To (dd/mm/yyyy)	
Name of business			
Address 1st line			
Address 2nd line			
City/Town		Postcode	
Nature of business			
Position & Responsibilities			
Reason for leaving			
May we take up an immediate reference?	Yes / No		

Was the business an Appointed Representative?	Yes / No		
If Yes, of which “Principal” regulated business			
Principal Address 1st line			
Principal Address 2nd line			
City/Town		Postcode	

5.4

Date: From (dd/mm/yyyy)		Date: To (dd/mm/yyyy)	
Name of business			
Address 1st line			
Address 2nd line			
City/Town		Postcode	
Nature of business			
Position & Responsibilities			
Reason for leaving			
May we take up an immediate reference?	Yes / No		

Was the business an Appointed Representative?	Yes / No		
If Yes, of which “Principal” regulated business			
Principal Address 1st line			
Principal Address 2nd line			
City/Town		Postcode	

5.5

Have you ever been unemployed for a period of more than one month? If yes please state dates and provide supporting evidence.	Yes / No

6 FITNESS and PROPRIETY

In the following questions, the term “regulatory body” includes any body that issues any licence, authorisation, registration, membership or other permission granted in respect of business subject to the Consumer Credit Act 1974, the Insurance Brokers (registration) Act 1977, the Credit Unions Act 1979, the Insurance Companies Act 1982, the Financial Services and Markets Act 2000, the Building Societies Act 1986, the Banking Act 1987, the Friendly Societies Act 1992, or earlier legislation or the equivalent legislation outside the UK. The term “regulatory body” also includes, but is not limited to, the Secretary of State, HM Treasury, Bank of England, Department of Trade and Industry, Friendly Society Commission, Chief Registrar of Friendly Societies, Financial Services Authority, or any body recognised under the Financial Services and Markets Act 2000.

If you answer Yes to any of the following please provide a full explanation in Section 8 – which should include

- **the question number to which the information relates**
- **the date(s) of the event**
- **the amount(s) involved**
- **the outcome: and**
- **any relevant or explanatory circumstances.**

If any evidence or information in addition to the Application Form has been attached please ensure the nature of the document is specified.

6.1	Has the candidate ever been convicted of any offence (whether spent or not and whether or not in the United Kingdom): i. involving fraud, theft, false accounting, offences against the administration of public justice (such as perjury, perverting the course of justice and intimidation of witnesses or jurors), serious tax offences or other dishonesty: or ii. relating to companies, building societies, industrial and provident societies, credit unions, friendly societies, insurance, banking or other financial services, insolvency, consumer credit or consumer protection, money laundering, market manipulations or insider dealing.?	Yes / No
a		
b	Is the candidate the subject of any current criminal proceedings?	Yes / No
c	Has the candidate ever been given a caution in relation to any criminal offence?	Yes / No
6.2	Has the candidate any convictions for any offences (whether spent or not and whether or not in the United Kingdom) other than those in 5.01 above (excluding traffic offences that did not result in a ban from driving or did not involve driving without insurance)?	Yes / No
6.3	Has the candidate ever had a County Court Judgment (“CCJ”) or other judgement debt, (whether or not in the United Kingdom) Including defaults?	Yes / No
a	Has the candidate had: i. more than 2 CCJs or judgement debts?	Yes / No
	ii. more than £1,000 in total of CCJs or judgement debts?	Yes / No

b	Is the candidate aware of anybody's intention to: begin i. begin more than one set of proceedings against the candidate for a CCJ or other	Yes / No
	Judgement debt? Or	Yes / No
	ii. claim more than £1,000 of CCJs or judgement debts in total from the candidate?	Yes / No
6.4	Does the candidate have any judgment debts (including CCJs) made under a court order still outstanding, whether in full or in part?	Yes / No
6.5	Has the candidate ever failed to satisfy any such judgment debts within one year of the making of the order?	Yes / No
6.5	Has the candidate ever failed to satisfy any such judgment debts within one year of the making of the order?	Yes / No
6.6	Is the candidate, or has the candidate ever been, the subject of any bankruptcy proceedings, or proceedings for the sequestration of the candidate's estate?	Yes / No
a		
b	Has the candidate ever entered or is in the process of entering into an agreement in favour of the candidate's creditors, for example a deed of arrangement or an individual voluntary arrangement (or in Scotland a trust deed) ?	Yes / No
6.7	Does the candidate have any outstanding financial obligations arising from regulated activities, which the candidate has carried on in the past whether or not in the United Kingdom or overseas? (In the case of advisers, this will include any outstanding liabilities arising from commissions paid for the sale of packaged products that have lapsed.)	Yes / No
6.8	Has the candidate ever been found guilty of carrying on any unauthorised regulated activities or been investigated for the possible carrying on of unauthorised regulated activities?	Yes / No
6.9	Is the candidate, or has the candidate ever been, the subject of an investigation into allegations of misconduct or malpractice in connection with any business activity?	Yes / No

6.10 Has the candidate ever, (whether or not in the United Kingdom) –

a	been refused entry to, or been dismissed or requested to resign from, any profession, vocation, office or employment, or from any fiduciary office or position of trust whether or not remunerated?	Yes / No
b	been refused, restricted in, or had suspended, the right to carry on any trade, business or profession for which specific licence, authorisation, registration, membership or other permission is required?	Yes / No
c	been disqualified by a court from acting as a director of a company or from acting in a management capacity or conducting the affairs of any company, partnership or unincorporated association?	Yes / No
d	been the subject of a disqualification direction under section 59 of the Financial Services Act 1986 or a prohibition order, under section 56 of the Financial Services and Markets Act 2000, or received a warning notice that such a direction or order be made?	Yes / No

6.11 In relation to activities regulated by the FSA or any other regulatory body (see note section 5), has:
i. the candidate or
ii. any company, partnership or unincorporated association of which the candidate is or has been a controller, director, senior manager, partner or company secretary, during the candidate's association with that entity and for a period of three years after the candidate ceased to be associated with it, ever :

a	been refused, had revoked, restricted or terminated, any licence, authorisation, registration, notification, membership or other permission granted by any such body?	Yes / No
b	been criticised, censured, disciplined, suspended, expelled, fined, or been the subject of any other disciplinary or intervention action by any such body?	Yes / No
c	resigned whilst under investigation by, or been required to resign from, any such body?	Yes / No
d	decided, after making an application for any licence, authorisation, registration, notification, membership or other permission granted by any such body, not to proceed with it?	Yes / No
e	been the subject of any civil action which has resulted in a finding against the candidate or it by a court?	Yes / No

6.12

Has any company, partnership, or unincorporated association of which the candidate is or has been a controller, director, senior manager, partner, or company secretary, in the United Kingdom or elsewhere, at any time during the candidate's involvement or within one year of such an involvement –

a	been put into liquidation, wound up, ceased trading, had a receiver or administrator appointed or entered into any voluntary arrangement with its creditors?	Yes / No
b	been adjudged by a court liable for any fraud, misfeasance, wrongful trading or other misconduct?	Yes / No
c	been investigated or been involved in an investigation by an inspector appointed under companies or any other legislation, or required to produce documents to the Secretary of State, or any other authority, under any such legislation?	Yes / No
d	been convicted of any criminal offence, censured, disciplined or publicly criticised, by any inquiry, by the Takeover Panel or any governmental or statutory authority or any other regulatory body (other than as already indicated under 5.11(b) above)?	Yes / No
6.13	Is the candidate aware of any business interests, employment obligations, or any other situations which may conflict with the performance of the controlled functions for which approval is now sought?	Yes / No

7 PERSONAL ASSETS & LIABILITIES STATEMENT

We are required to assess the solvency and credit worthiness of each individual applicant. Please therefore complete the following.

ASSETS		LIABILITIES	
House	£	Mortgage(s)/Loan(s)	£
Second Home	£	Mortgage(s)/Loan(s)	£
Other Property	£	Loan(s)	£
Office	£	Loans(s)	£
Contents	£	Loan(s)	£
Motor Vehicle(s)	£	Loan(s)	£
Investments	£	Credit Card Balance(s)	£
Bank Deposit(s)	£	Bank Overdraft(s)	£
Cash Deposit(s)	£	Other (Please specify)	£
Other (Please specify)	£		£
	£		£
	£		£
	£		£
	£		£
		Guarantees (Please specify)	£
TOTAL	£	TOTAL	£

Notes on Completion:

This section identifies the most common personal assets and liabilities. Others which are not specifically identified should be included in a short description.

- Only include your share of any assets and liabilities, i.e. if a house is jointly owned you should include 50% of the market value and 50% of the mortgage. Market value should be estimated.
- Contents should be shown at insured value.
- Motor vehicles should be shown at estimated market value.
- Investments should include only readily realisable securities, unit trusts and packaged products. You should include the current value of any investment used as a vehicle to repay a mortgage loan.
- You should not include the value of any personal pensions, nor any value for the goodwill or assets of your firm, unless it is in the form of a readily realizable security.
- If you have any personal guarantees to a third party, e.g. to secure business liabilities, these should be described and the maximum liability disclosed.
- Any other contingent liabilities should also be included, e.g. prospective calls on Lloyd's name

9 INDIVIDUAL'S DECLARATION

I hereby apply for registration and/or authorisation by Mortgage Support Network Ltd.

I warrant that:

- I have truthfully and fully answered the relevant questions in this Application and disclosed any other information, which might reasonably be considered relevant for the purposes of my registration and/or authorisation with Mortgage Support Network Ltd.
- My statement of Assets and Liabilities is a true and accurate record of my current financial position.
- I will promptly notify Mortgage Support Network Ltd of any changes in the information which may come to light in the period during which my registration and/or authorisation is being considered and will advise Mortgage Support Network of all changes in this information that occur after authorisation has been granted.
- I fully understand that failure to disclose relevant information at this stage could have serious consequences for my Application resulting in either my application being declined or a significant delay in the processing of it.
- I understand that Mortgage Support Network Ltd may decline my Application at their sole direction and shall have no duty to me to disclose the ground(s) for the refusal to register and/or authorise me.
- I understand the Mortgage Support Network Ltd will only be responsible, in accordance with the Financial Services & Markets Act 2000, for Mortgage (excluding Lifetime/Equity Release mortgages) and specific Non-investment linked insurance arrangements and I will not be permitted to advise on any product outside those upon which scope is granted.

I hereby authorise Mortgage Support Network Ltd to take up such references, credit and business searches and make any enquiries as are deemed necessary by Mortgage Support Network Ltd, in order to consider this application for registration and/or authorisation.

Name of Individual

Name	
Signature	
Position	Date

Name of Appointed Representative and person signing on its behalf
(this can not be the same person unless you are a sole trader)

Appointed Representative	
Name of Person	
Signature	
Position	Date