

How to prepare for your exploration call

Now your exploration call is booked, we'd like to help you prepare the information you'll need to have ready for the call. It can take a little time to pull the information together, so we hope that working through this guide step by step will help. Do try to complete all sections as fully as possible, but don't worry if you can't complete it all, your Customer Service Agent will be able to help you on the call.

The information will give us a full understanding of your financial situation and requirements, which will allow us to establish which solution is right for you and to recommend a product that best suits your needs.

The privacy policy enclosed within this pack and marked with 03 in the top right-hand corner, explains how we collect, use and keep your data safe.

We won't need you to keep the information you collect here after the call, so you should destroy this document, don't just throw it away. If however you want to keep it for reference, please ensure you store it securely.

Part 1: What would you like to use the money for?

You're probably thinking of releasing equity/borrowing money for one particular reason, but for some customers there's more than one reason, for example: home improvements, paying off an interest-only mortgage, special holidays, topping up a monthly income or even helping out family. It would be useful to understand what you're considering so that your Adviser can discuss this with you and recommend the right product for your needs. It's important to only take the money you need from your home and keep the cost of borrowing to a minimum.

Please list all the reasons you would like to release equity/borrow money and when you would need the money.

What is the money for?	Amount	Date required (0-6 months)	Date required (6+ months)
	£		
	£		
	£		
	£		
	£		

Part 2: Your financial details

Assets and savings

We'd like to understand what assets and savings you have, so that we can identify any that could be used to reduce your borrowing. This information will also help us calculate the maximum you can borrow.

Assets and Savings	Name 1	Name 2
Property value	£	£
Other property	£	£
Bank/Building society	£	£
ISAs	£	£
Pension fund	£	£
Share/Investments	£	£
National Savings & Investments	£	£
Vehicles	£	£
Totals	£	£
Total combined	£	

Monthly income

We'd also like to understand your monthly income and expenditure. With this additional information we'll have a complete view of your financial situation. This will ensure that we only recommend the right solution for you.

Monthly income	Name 1	Name 2
Please detail your net income (after tax/NI etc.)		
Employed income	£	£
Private pension	£	£
Occupational pension	£	£
State pension	£	£
Investment income	£	£
Universal Credit (please supply a copy of your benefits statement)	£	£
Pension Credit	£	£
Savings Credit	£	£
Living Allowance	£	£
Personal Independence Payment	£	£
Carer's Allowance	£	£
Armed Forces Independence Payment	£	£
Totals	£	£
Total combined	£	

Notes: If there's anything we've missed above – you can make a note of it here.

Council tax support

Do you receive a Council tax reduction?

(If yes) How much?

Name 1

Yes: No:

£

Name 2

Yes: No:

£

Monthly expenditure

Monthly expenditure	Name 1	Name 2
Please note: this section should not include any existing mortgage or other debts.		
Council tax	£	£
Gas	£	£
Electricity	£	£
Water	£	£
Landline and mobile phones	£	£
TV licence and packages (e.g. Sky)	£	£
Food/housekeeping	£	£
Insurance	£	£
Transport/car expenses	£	£
Holidays	£	£
Entertainment	£	£
Tobacco/alcohol	£	£
Clothing	£	£
Hair/beauty	£	£
Totals	£	£
Total combined	£	

Notes: If there's anything we've missed above – you can make a note of it here.

Outstanding debts

Please include any existing mortgages in here along with any other debts you may have.

Name	Type of debt	Company	Amount outstanding	Monthly payment	Interest rate	Interest only or repayment	Term outstanding	Early Repayment Charges
For Example: Joint	Credit Card	ABC Ltd	£2,000	£50	5%	Repayment	On-going	None