



FORTIS

PLATFORM LTD | COMMERCIAL FINANCE

Commercial lending Fact finder

Business loans, property, assets and working capital

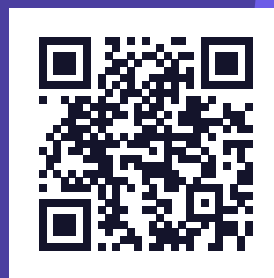
Speak to Fortis

Telephone: 0330 633 1232

WhatsApp: 07498 326 430

support@fortisapp.co.uk

www.fortisapp.co.uk



SCAN TO VISIT OUR WEBSITE

Offices: London - Solihull - Manchester

London: 66 Paul Street, London, EC2A 4NA

Solihull: Auraio, Shepherds Green Road, Shirley, B90 4DY

Manchester: St James Tower, 7 Charlotte Street, M1 4DZ

Registered in England and Wales: 17425783 | ICO registration: ZC239684

Business / applicant name(s) / case reference

Fortis Platform Ltd is a commercial finance broker, not a lender. Business finance only. Not authorised or regulated by the FCA. Regulated enquiries may be introduced to Loan.co.uk Limited (FCA FRN 718486); Fortis may receive an introduction fee.

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



1. BUSINESS AND SERVICE DETAILS

Fortis Commercial Finance is a trading name of Fortis Platform Ltd.

Registered office: Auraio, Shepherds Green Road, Shirley, Solihull, B90 4DY.

Telephone: 0330 633 1232. Email: support@fortisapp.co.uk.

Website: www.fortisapp.co.uk. Company registered in England and Wales: 17425783.

Information Commissioner's Office registration: ZC239684.

Question	Response
Correspondence address:	
Case reference	
Date completed	
Case handler	
Direct contact	

SERVICE SCOPE AND COMPLETION INSTRUCTIONS

Fortis Platform Ltd is a commercial finance broker, not a lender. It arranges finance for business purposes only, works with a panel of lenders and is not authorised or regulated by the Financial Conduct Authority. It does not provide advice or recommendations on regulated credit, mortgages, investments, pensions or insurance. Personal financial information is requested only where relevant to the applicant's business borrowing, repayment capacity, security or proposed guarantee.

A business purpose does not, by itself, establish that an agreement is unregulated. The applicant's legal status, amount, purpose, security, occupation of property and the proposed agreement must be reviewed before sourcing. Where an enquiry falls within regulation, Fortis will stop any activity requiring authorisation and, where a lawful introduction can be made, refer the enquiry to Loan.co.uk Limited, an independent firm authorised and regulated by the Financial Conduct Authority, Firm Reference Number 718486. Fortis may receive an introduction fee. This form does not establish an exemption or authorise regulated activity.

Complete the sections relevant to your proposed transaction. Use 'not applicable' where appropriate; do not leave a material omission unexplained. Give figures in pounds sterling, identify estimates and state the dates to which figures relate. Attach additional sheets where necessary, identifying the case reference and relevant question. Do not send passwords, payment card security codes or unnecessary medical information. Use the secure document submission method provided by your case handler for identity and financial documents.

Question	Response
Applicant business legal name:	



Question	Response
Trading name:	
Legal form: sole trader / partnership / limited company / limited liability partnership / other:	
Company or partnership registration number and country:	
Registered office and postcode:	
Trading address and postcode:	
Business telephone and email:	
Website and principal business activity:	
Trading commencement date and number of employees:	
VAT registration number, if applicable:	
Directors, partners and persons exercising control:	
Beneficial owners, ownership percentages and controlling interests:	
Group companies, connected businesses and overseas operations:	
Authorised signatory and evidence of authority:	
Accountant's name, firm and contact details:	
Solicitor's name, firm and contact details:	

2. FUNDING OBJECTIVES AND TRANSACTION DETAILS

Question	Response
Reason for seeking assistance and the business problem to be addressed:	
Any request for regulated advice requiring referral:	



Question	Response
Short-term objectives, up to twelve months, with amounts and target dates:	
Medium-term objectives, one to five years, with amounts and target dates:	
Long-term objectives, beyond five years, with amounts and target dates:	
Priority order and consequences if funding is unavailable:	
Product interests: invoice finance / factoring / supply chain finance / secured business loan / unsecured business loan / bridging finance / property development finance / hire purchase / leasing / vehicle or fleet finance / merchant cash advance / working capital / startup funding / other:	
Applicant or borrowing entity and all proposed co-borrowers:	
Funding amount, minimum usable amount and maximum requested amount:	
Detailed use of funds, including any personal or mixed-purpose element:	
Business-purpose amount and any other-purpose amount:	
Required completion date and reason for deadline:	
Preferred term, repayment frequency and repayment structure:	
Preference for fixed or variable pricing and reasons:	
Deposit, equity contribution, source of funds and supporting evidence:	
Proposed security, property address, ownership and existing charges:	
Property use, residential occupation by the client or a relative, proportion occupied and intended future occupation:	
Development budget, planning position, contractor and contingency:	



Question	Response
Asset description, supplier, purchase price and useful operating life:	
Invoice or merchant funding turnover, eligible receivables and existing assignments:	
Primary repayment source and evidence:	
Balloon, interest-only or bridging exit strategy, timescale and fallback:	
Dependence on refinancing, sale proceeds or uncertain future income:	
Personal guarantees proposed, maximum exposure and persons affected:	
Alternatives considered and reasons for proceeding with borrowing:	
Restrictions, exclusions, cost limits or other requirements:	
Existing professional advisers and independent legal advice arrangements:	

3. OWNERS, DIRECTORS AND GUARANTORS

CLIENT 1

Question	Response
Capacity: proprietor / partner / director / shareholder / guarantor / other:	
Title and full legal name:	
Previous names and dates of change, if relevant to identification:	
Date of birth and nationality or nationalities:	
Country of residence and residency or immigration status:	
Permission expiry date, where relevant:	
Countries of tax residence and relevant tax identification reference:	



Question	Response
Marital or civil partnership status:	
Number of financial dependants and their ages; do not give children's names:	
Current residential address and postcode:	
Date moved in and tenure: owner / tenant / living with family / other:	
Previous addresses covering the last three years and occupation dates:	
Correspondence address, if different:	
Home telephone	
Mobile telephone	
Email address:	
Preferred contact method, suitable times and safe contact restrictions:	
Employment status: employed / self-employed / business owner / retired / other:	
Employer or employing business name and address:	
Job title, occupation and principal duties:	
Employment start date and probation or fixed-term contract end date:	
Self-employment commencement date and ownership share:	
Expected changes to employment, income or retirement plans:	
Identity document type, issuing country and verification reference:	
Address evidence type, document date and verification reference:	



Question	Response
Support or communication adjustments requested, without unnecessary medical detail:	

CLIENT 2 - COMPLETE ONLY WHERE RELEVANT

Question	Response
Relationship to Client 1 and role in the application:	
Capacity: proprietor / partner / director / shareholder / guarantor / other:	
Title and full legal name:	
Previous names and dates of change, if relevant to identification:	
Date of birth and nationality or nationalities:	
Country of residence and residency or immigration status:	
Permission expiry date, where relevant:	
Countries of tax residence and relevant tax identification reference:	
Marital or civil partnership status:	
Number of financial dependants and their ages; do not give children's names:	
Current residential address and postcode:	
Date moved in and tenure: owner / tenant / living with family / other:	
Previous addresses covering the last three years and occupation dates:	
Correspondence address, if different:	
Home telephone	
Mobile telephone	



Question	Response
Email address:	
Preferred contact method, suitable times and safe contact restrictions:	
Employment status: employed / self-employed / business owner / retired / other:	
Employer or employing business name and address:	
Job title, occupation and principal duties:	
Employment start date and probation or fixed-term contract end date:	
Self-employment commencement date and ownership share:	
Expected changes to employment, income or retirement plans:	
Identity document type, issuing country and verification reference:	
Address evidence type, document date and verification reference:	
Support or communication adjustments requested, without unnecessary medical detail:	

4. FINANCIAL OVERVIEW

Question	Response
Financial information date	
Currency	
Figures supported by records / estimates / a combination:	

For personal figures, record Client 1 and Client 2 separately and identify joint amounts. Do not count shared expenditure or jointly held assets twice. Explain whether business income is already included in personal income.

BUSINESS FINANCIAL POSITION

Question	Response
Latest financial year end and accounts status:	



Question	Response
Annual turnover, gross profit and operating profit for the last two completed years:	
Current management accounts period, turnover and operating profit:	
Current cash balance and unrestricted cash available:	
Monthly operating costs, payroll, tax and existing finance payments:	
Trade debtors, overdue invoices and customer concentration:	
Trade creditors, overdue balances and supplier concentration:	
Corporation tax, income tax, VAT and payroll liabilities or arrears:	
Existing business loans, overdrafts, leases, invoice facilities and lender security:	
Charges, debentures, guarantees, cross-defaults and financial covenants:	
Cash flow forecast, assumptions and projected lowest cash balance:	
Seasonality, dependence on key contracts and expected financial changes:	
Any inability to meet debts as they fall due, insolvency concerns or reliance on new borrowing to pay existing obligations:	

PERSONAL FINANCIAL INFORMATION - WHERE RELEVANT

Complete personal income, expenditure, assets and liabilities only where needed for the borrowing structure, repayment assessment, security or a proposed guarantee. Identify whose information is supplied and avoid collecting unnecessary personal data.

INCOME

For each source, give Client 1's amount, Client 2's amount, payment frequency, gross amount, net amount, source, evidence and expected continuation. Convert irregular receipts to a supported monthly average and explain the calculation.

Question	Response
Basic employment salary:	
Overtime, shift payments and allowances:	



Question	Response
Bonuses, with the last two years' amounts and whether guaranteed:	
Commission, with the last two years' amounts and payment basis:	
Self-employed trading income and drawings:	
Director's salary and dividends:	
State, workplace and private pension income:	
Rental income, property costs and net receipts:	
Investment interest, distributions and dividends:	
Maintenance, benefits and other regular income:	
Other or one-off receipts, identifying any non-recurring amounts:	
Total gross monthly income: Client 1	
Total gross monthly income: Client 2	
Total net monthly income: Client 1	
Total net monthly income: Client 2	
Combined net monthly income, without duplication:	
Income changes expected within the proposed finance term:	

MONTHLY PERSONAL AND HOUSEHOLD EXPENDITURE

For each item, state the monthly total, who pays it, whether it is joint, and any foreseeable change.

Question	Response
Residential mortgage repayments:	
Rent, ground rent, service charges and buildings insurance:	
Other mortgages and secured loan repayments:	



Question	Response
Personal loans, hire purchase and vehicle finance:	
Credit card minimum payments and other revolving credit:	
Council tax:	
Gas, electricity, water and other household utilities:	
Telephone, internet and television subscriptions:	
Food, household goods and essential clothing:	
Transport, fuel, parking and vehicle maintenance:	
Insurance premiums, separately identifying life, health and other cover:	
Childcare, school fees and dependant support:	
Maintenance and other legally committed payments:	
Healthcare and care costs, without diagnostic information:	
Pension contributions and regular savings:	
Leisure, holidays, memberships and discretionary spending:	
Tax payments, other recurring commitments and annual costs apportioned monthly:	
Total essential and committed monthly expenditure:	
Total discretionary monthly expenditure:	
Total monthly expenditure:	
Net monthly surplus or deficit after all expenditure:	
Additional monthly payment the clients believe can be sustained:	
Explanation and evidence supporting that amount:	



ASSETS

For each asset, identify the owner, ownership share, current value, valuation date and basis, associated borrowing, restrictions on access and net realisable value. Pension values do not represent freely available cash.

Question	Response
Main residence address, value, ownership and secured borrowing:	
Other residential or commercial property, including overseas property:	
Savings and deposit accounts, balances and withdrawal restrictions:	
Investment portfolios, holdings and current realisable values:	
Pension arrangements, latest statement values and access restrictions:	
Business ownership interests and valuation basis:	
Vehicles, machinery, equipment and other valuable physical assets:	
Other assets and amounts due to the clients:	
Total gross asset value: Client 1	
Total gross asset value: Client 2	
Total gross asset value: Joint	
Total estimated net realisable asset value:	
Immediately accessible cash available without borrowing:	
Assets proposed as security and ownership consent required:	

LIABILITIES AND CONTINGENT OBLIGATIONS

For every facility, give the borrower, lender, original amount, outstanding balance, credit limit, interest rate, fixed or variable basis, fixed-rate expiry, monthly payment, remaining term, security, arrears and early repayment or exit charges. Identify debts already included in the expenditure section.



Question	Response
Residential mortgage facility details:	
Other property mortgages and secured loans:	
Personal loans:	
Credit cards and revolving credit facilities:	
Overdrafts, hire purchase, leasing and vehicle finance:	
Tax debts, payment plans, maintenance arrears and other liabilities:	
Personal guarantees given for business or third-party debts:	
Guarantee beneficiaries, limits, expiry, security and circumstances triggering payment:	
Other contingent liabilities, disputes and pending payment obligations:	
Total outstanding personal liabilities, without duplication:	
Current monthly debt repayments:	
Unsecured credit utilisation and unused committed facilities:	
Estimated net worth, with exclusions or valuation uncertainties:	

CREDIT HISTORY AND FINANCIAL DIFFICULTY

Complete separately for each applicant, guarantor and relevant business. State dates, amounts, current status and explanation for each disclosure.

Question	Response
Missed payments, defaults, mortgage or rent arrears:	
County court judgments or equivalent court orders:	
Debt management arrangements, individual voluntary arrangements or debt relief orders:	



Question	Response
Bankruptcy, sequestration, liquidation, administration or company voluntary arrangements:	
Repossession, enforcement action or unsatisfied judgments:	
Recent declined finance applications and reasons given:	
Current disputes, litigation or threatened enforcement affecting repayment:	
Tax authority payment arrangements or overdue statutory liabilities:	
Explanation of historic difficulties and evidence of resolution:	

5. RISK, KNOWLEDGE AND PRE-SOURCING REVIEW

This section records understanding and financial resilience relevant to commercial borrowing. It is not an investment suitability assessment, a recommendation to invest or evidence that a product is appropriate. Complete separately for each client or guarantor where answers differ.

ATTITUDE TO BORROWING AND SECURITY RISK

Question	Response
Main concerns about borrowing and tolerance for uncertain repayments:	
Preference for payment certainty, flexibility or lower initial cost, with reasons:	
Response to an interest rate increase and maximum affordable payment:	
Willingness to offer business assets, property or a personal guarantee, and limits:	
Understanding of enforcement against secured assets or a guarantor:	
Understanding of variable rates, default interest, covenants and repayment charges:	
Any pressure to proceed quickly, unresolved concerns or reluctance to offer security:	



CAPACITY FOR LOSS AND REPAYMENT STRESS

Question	Response
Accessible reserve after deposit, fees and completion costs:	
Number of months of essential expenditure covered by that reserve:	
Effect of a twenty per cent reduction in business receipts or personal net income:	
Effect of finance costs increasing by two percentage points, where relevant:	
Effect of delayed customer payments, loss of a key contract or an unexpected major expense:	
Effect of a fall in property or asset value and inability to refinance:	
Maximum financial loss the client could absorb without compromising essential living costs or business solvency, and evidence:	
Impact of a guarantee being called, including exposure of jointly held assets:	
Fallback repayment resources and restrictions on their use:	
Dependencies between Client 1, Client 2 and the business income:	
Stress assumptions used, calculations and outcome:	
Concerns requiring clarification, independent advice, delay or referral:	

KNOWLEDGE AND PREVIOUS EXPERIENCE

Question	Response
Previous mortgages, business loans, bridging facilities and secured borrowing:	
Previous leasing, hire purchase, invoice finance and merchant cash advances:	
Previous investment or pension experience, only where relevant to declared assets or repayment plans:	



Question	Response
For each relevant product, give dates, approximate amounts, purpose, understanding and any losses or difficulties:	
Understanding of total borrowing cost, fees, commissions and early repayment terms:	
Understanding of security ranking, covenants, guarantees and refinancing risk:	
Terms or features requiring further explanation:	
Explanation provided and client's own account of the risks:	
Communication, language or accessibility support required:	
Separate confidential discussion requested by either client:	

IDENTITY, OWNERSHIP AND FINANCIAL CRIME REVIEW

Question	Response
Source of deposit or contribution and supporting documentary trail:	
Source of wealth where relevant to the transaction risk:	
Third-party payments, contributors and their relationship to the applicant:	
Relevant public office held by a client, beneficial owner, family member or known close associate; office, country and dates:	
Overseas connections, ownership complexity or unusual payment arrangements requiring review:	
Consultant's identity, ownership and screening checks, sources and dates:	
Unresolved discrepancies and action taken:	



CONSULTANT'S PRE-SOURCING RECORD

Question	Response
Applicant status, funding purpose, amount and security reviewed:	
Regulatory classification and documented basis, including applicable exemption where relevant:	
Person completing the regulatory review and review date:	
Regulated enquiry: yes / no / further review required:	
Referral decision, permitted scope and receiving firm:	
Evidence received: identity / address / authority / accounts / bank statements / income / liabilities / valuation / forecast / other:	
Missing evidence, inconsistencies and clarification required:	
Personal data requested but not necessary, and deletion or redaction action:	
Readiness: proceed with permitted commercial sourcing / hold / refer / decline:	
Reasons, restrictions and approval required before sourcing:	

6. LEGAL DISCLOSURES AND DECLARATIONS

6.1 PURPOSE AND LIMITS OF THIS DOCUMENT

This fact finder records information supplied for preliminary assessment and, where lawfully permitted, commercial finance sourcing. Completing or signing it does not constitute a credit application to every lender, a lender's offer, an agreement to borrow, an appointment to provide regulated advice or an instruction to charge a fee. A business-purpose declaration cannot disapply legislation where its legal requirements are not satisfied. No products requiring authorisation will be sourced or advised upon by Fortis without a lawful basis permitting the activity.

Fortis searches its available lender panel, rather than guaranteeing a whole-of-market search. Availability, eligibility, interest rates, fees, security requirements and lending decisions remain subject to the relevant lender's assessment. No assurance is given that funding will be available, approved or completed by a requested date. The client should obtain independent legal, tax or accounting advice where required, especially before granting security, giving a personal guarantee or relying on a sale or refinancing exit strategy.

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



Business assets and other secured property may also be enforced against if contractual obligations are not met. A personal guarantee may create liability extending beyond the assets of a limited company. The precise liability depends on the documents signed.

6.2 FEES, COMMISSIONS AND SEPARATE ENGAGEMENT

Fortis's stated broker fee is 1.5 per cent of the loan amount or £2,995, whichever is greater. Fortis may also receive a procuration fee or commission from a lender and may receive a fee for an introduction to Loan.co.uk Limited. These payments may create a conflict of interest and will be disclosed as applicable to the proposed transaction. The Commissions and Fees Disclosure Document is available on request and at fortisapp.co.uk.

Before the client becomes liable for any broker fee, the fee calculation, payment trigger, timing, any applicable tax, cancellation or refund provisions and other engagement terms must be supplied and agreed separately in writing. This form does not create a non-refundable payment obligation or consent to an undisclosed commission. Lender, valuation, legal and other third-party charges must be identified separately where applicable. The client may ask how Fortis is paid and request clarification before proceeding.

6.3 DATA PROTECTION AND PRIVACY NOTICE

Fortis Platform Ltd is the controller of personal data collected through this form. Its registered office is Auraio, Shepherds Green Road, Shirley, Solihull, B90 4DY; company number 17425783; Information Commissioner's Office registration ZC239684. Privacy enquiries and rights requests may be sent to support@fortisapp.co.uk or the registered office. The website Privacy Notice is available at fortisapp.co.uk/privacy. The following information applies specifically to this fact finder and supplements that notice.

Fortis processes personal data under applicable United Kingdom data protection law, including the United Kingdom General Data Protection Regulation and the Data Protection Act 2018, as amended. Relevant information includes identity and contact details, business roles and ownership, household circumstances, income, expenditure, assets, liabilities, credit history, transaction objectives, source of funds, support preferences, verification records and communications. Data may come from the client, authorised representatives, relevant business records, public registers, verification providers and, where properly notified and lawfully obtained, lenders and credit reference or fraud prevention agencies.

The purposes are to respond to instructions, establish identity and authority, understand the proposed borrowing, assess repayment information and transaction risk, identify the lawful scope of Fortis's service, prepare an instructed case, communicate with relevant counterparties, prevent fraud, administer the relationship, handle complaints and comply with applicable legal obligations. Fortis will not collect information merely because a field exists; information must be relevant and proportionate to the case.

Where the individual is a prospective contracting party, necessary pre-contractual steps requested by that individual and performance of the resulting contract provide the relevant lawful basis. For directors, employees, representatives and other individuals who are not personally contracting with Fortis, legitimate interests may support necessary business administration, verification, case handling, security, fraud prevention and the establishment or defence of claims, subject to consideration of their rights and interests. A legal obligation is relied upon only where a specific obligation actually applies. Consent is used for genuinely optional processing where appropriate; signing this form is not blanket consent for all uses of personal data.

Relevant information may be disclosed, when necessary and lawfully permitted, to instructed lenders, Loan.co.uk Limited following an agreed referral, solicitors, accountants, valuers, verification providers, credit reference and fraud prevention agencies, professional advisers, insurers and providers of secure communications, storage or case administration. Disclosure to authorities occurs where required or otherwise lawfully justified. Lenders, referral firms and other independent controllers are responsible for their own processing and must supply their own privacy information. Fortis does not undertake to disclose the entire fact finder to every panel member.



Credit reference checks are not authorised indiscriminately by signing this form. Before a check is requested, the client must be told who will perform it, its purpose, whether it is a soft or hard search, the relevant privacy information and the likely effect on the credit record. Any separate authority or acknowledgement required for that particular check must be obtained. Fraud prevention information may be shared where lawfully necessary, with the applicable notice provided. A lender may use credit scoring or other decision processes; its notice must explain the processing and applicable rights. Fortis's own case assessment involves staff review.

Information is retained only for as long as needed for its purpose. Under Fortis's retention policy, general case files and commercial records are ordinarily kept for six years after the business relationship ends or the matter completes. Due diligence and transaction records subject to applicable money laundering record-keeping requirements are retained for five years after the relationship ends. Complaint records are ordinarily retained for three years after closure. Marketing consent and preference records are retained while relevant consent remains valid and for two further years to evidence historical consent. A longer period is used only where justified by a legal obligation, ongoing complaint, investigation or the establishment, exercise or defence of a legal claim. Unnecessary information is deleted or anonymised, and sensitive support information is reviewed separately rather than retained automatically for the full case-file period.

Fortis must use appropriate access restrictions, secure transmission and storage arrangements and contractual safeguards for service providers. Where a restricted international transfer is necessary, an applicable adequacy arrangement or other lawful safeguard must be in place before transfer, including an appropriate United Kingdom international data transfer agreement or addendum where required. Clients may request details of the safeguards relevant to their information.

Subject to the applicable conditions and exemptions, individuals have rights to obtain access to their data, rectify inaccuracies, request erasure, restrict processing, request portability and object to processing. Where processing is based on consent, consent may be withdrawn at any time without affecting the lawfulness of earlier processing. There is an absolute right to object to use of personal data for direct marketing. Rights relating to significant decisions must be addressed where applicable. Requests should be sent to the contact above. Fortis will respond within the applicable statutory period, normally one month, subject to lawful extensions or pauses, and may require proportionate identity verification.

Individuals may complain to the Information Commissioner's Office at ico.org.uk/make-a-complaint, telephone 0303 123 1113, or Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. The right to complain is not conditional on first obtaining Fortis's agreement.

Identity, authority and relevant financial information may be needed to progress an instructed case. If necessary information is withheld, Fortis or a lender may be unable to assess or progress the transaction. Optional marketing or health information is not a condition of the commercial service. A client supplying another person's details must have a lawful basis to do so, inform that person of this notice where appropriate and must not sign that person's declaration or consent without valid authority.

Health and other special category information should not be recorded unless necessary for a stated purpose and supported by both a lawful basis and an applicable additional legal condition. Where explicit consent is relied upon for optional support information, it must be specific and recorded separately below. Criminal offence information must not be requested or processed through this form without a separately established lawful basis and the additional authority required by law.

OPTIONAL SUPPORT INFORMATION CONSENT

Complete only if Fortis proposes to rely on explicit consent for necessary health or other special category information. Each person decides separately. Declining does not prevent access to ordinary service, although a particular requested adjustment may not be possible without relevant information.



Question	Response
Person giving consent:	
Specific information, requested support and processing purpose:	
Persons or organisations permitted to receive it, if any:	
Retention period or review date for that information:	
I explicitly consent to the processing described above: yes / no:	
Signature	
Date	

OPTIONAL MARKETING PREFERENCES

Leaving these fields blank means no marketing consent is given. Service communications about an instructed case are separate from marketing. Consent may be withdrawn at any time by contacting Fortis.

Question	Response
Client 1: I agree to Fortis marketing by email: yes / no:	
Client 1: I agree to Fortis marketing by text message: yes / no:	
Client 1: I agree to Fortis marketing by telephone: yes / no:	
Client 2: I agree to Fortis marketing by email: yes / no:	
Client 2: I agree to Fortis marketing by text message: yes / no:	
Client 2: I agree to Fortis marketing by telephone: yes / no:	

6.4 ACCURACY, VERIFICATION AND CHANGES

The factual basis for preliminary assessment and product sourcing is the information supplied by the client, together with any evidence obtained and verified. Each client confirms, to the best of their knowledge and belief after reasonable enquiry, that information attributed to them is accurate, complete and not misleading. Estimates, uncertainties, disputed liabilities and material omissions must be identified expressly.



Each client must notify Fortis promptly of a material change before any facility completes, including changes in employment, income, expenditure, borrowing, ownership, security, occupancy, credit history or repayment plans. Information should be corrected before it is used in an application. Fortis and a lender may request supporting evidence, investigate inconsistencies and decline to proceed where information cannot be verified.

Incorrect or incomplete information may result in unsuitable terms, delay, refusal, withdrawal of an offer or contractual consequences imposed by a lender. Deliberate misrepresentation may have civil or criminal consequences. This declaration does not make the client responsible for errors introduced by Fortis, remove Fortis's duties to take reasonable care or exclude liability which cannot lawfully be excluded. No statutory right is waived by signing.

6.5 CLIENT DECLARATION AND LIMITED INSTRUCTION

Each signing client declares that they have read this form, have had the opportunity to ask questions and understand the scope of Fortis's commercial brokerage service. They confirm that the information attributed to them is accurate to the best of their knowledge and belief, that material uncertainties are identified, and that their authority to act for the named business is correctly stated.

The clients request preliminary review of the information and understand that commercial sourcing may proceed only after the consultant records the permitted scope and resolves material gaps. Any authority to approach particular lenders, disclose information for a regulated referral, conduct credit searches, incur costs or accept terms must be given or confirmed at the relevant stage. Signing does not authorise Fortis to accept finance, execute security or guarantee documents, make payments or sign a credit agreement on the clients' behalf.

Each client acknowledges receipt of the data protection information. Optional consent decisions remain separate. No client gives consent on behalf of another adult merely because the application is joint. Where electronic signatures are used, identity, intention and the agreed document version must be recorded. Signing on behalf of a business requires valid authority; it does not create a personal guarantee.

Question	Response
Corrections, qualifications or matters outstanding before signature:	
Additional sheets attached and identified by case reference:	
Form version or completion record agreed by the signatories:	



CLIENT 1 SIGN-OFF

Question	Response
Full legal name:	
Business represented and signing capacity, if applicable:	
Signature:	
Date and time, if electronically signed	

CLIENT 2 SIGN-OFF

Question	Response
Full legal name:	
Business represented and signing capacity, if applicable:	
Signature:	
Date and time, if electronically signed	



ADVISING CONSULTANT / COMMERCIAL CASE HANDLER SIGN-OFF

The consultant confirms that the client's information and evidence have been recorded, material gaps and inconsistencies identified, relevant questions explained without providing unauthorised regulated advice, and the regulatory review completed or the case placed on hold. The description 'advising consultant' does not signify that Fortis is authorised to provide regulated advice. No sourcing may proceed outside the recorded permitted scope. Outstanding evidence, support needs, privacy requirements, fee disclosures and any referral requirements must be addressed before the relevant activity takes place.

Question	Response
Consultant's full name and position:	
Permitted service scope and regulatory review outcome:	
Outstanding actions, responsible person and completion deadline:	
Signature:	
Date:	