

## Individual Application

To be completed by ALL individuals applying for registration in association with a Firm membership

Source code \_\_\_\_\_

Company/Principal Firm (if applicable) \_\_\_\_\_

Company/Principal ERC Membership Number \_\_\_\_\_

Individual's Name \_\_\_\_\_

Email \_\_\_\_\_

Telephone \_\_\_\_\_

Correspondence Address (if different to company) \_\_\_\_\_

Your professional qualification in respect of this application \_\_\_\_\_

*Note: if you answer yes to any of the questions on this declaration please give details on a separate sheet.*

### Background Check 1 - Professional Conduct

1. Are you now or have you ever been the subject of an investigation into allegations of misconduct or malpractice in connection with any business activity? YES  NO
2. Have you, either in the UK or abroad, 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
3. Have you, either in the UK or abroad, been refused, restricted in, or had suspended, the right to carry on any trade, business, or professions for which specific licences, authorisation, registration, membership, or other permission is required? YES  NO

4. Have you, either in the UK or abroad, 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 associations? YES  NO
5. Have you, either in the UK or abroad, 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 to make such a direction or order? YES  NO
6. In respect of activities regulated by the FCA or any other regulatory body (see note at \* below) have you, or has any company, partnership or unincorporated association of which you are or have been a controller, director, senior manager, partner or company secretary, during your association with that entity and for a period of three years after you ceased to be associated with it:
- 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 subject of any civil action which has resulted in a finding against you by a court? YES  NO
7. Has any company, partnership, or unincorporated association of which you are or have been a controller, director, senior manager, partner or company secretary, in the UK or abroad, at any time during your involvement or within one 1 year of such 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 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 nay government or statutory or any other regulatory board? YES  NO

8. Are you aware of any business interests, employment obligations, or any other situations that may conflict with the performance of the controlled functions that you hold? YES  NO

9. Has the firm been removed from any lender panel(s) during the last year? YES  NO   
If yes, please provide details \_\_\_\_\_

10. Have you ever been advised by a lender that they would not accept business from you? YES  NO   
If yes, please provide details \_\_\_\_\_

## Terms and Conditions of Membership

In signing this application form I confirm that I have read, understood, and accepted the following terms and conditions of membership.

Rules and Guidance, Overarching Principles and Required Customer Outcomes (full version available on the Council website [www.equityreleasecouncil.com](http://www.equityreleasecouncil.com))

1. All member firms and individuals will abide by -
  - a. The Council's Rules and Guidance
  - b. The Council's Overarching Principles and Required Customer Outcomes
2. Attention will be drawn to any amendments which may be made from time to time, but all members are responsible for ensuring they always comply with the current version. Please ensure you read them before signing this form.

The Council have the right to revoke membership should a firm be in breach of the ERC Rules and Guidance, Overarching Principles and Required Customer Outcomes.

## Use of the ERC logo and any kitemarks

The ERC logo is a registered UK service mark, number 3507369 to the Council. Any reference to the older ERC logo such as 2618988 is in the process of being withdrawn from use and all older SHIP logos which are registered UK service marks with numbers 2525965, and 3149279 respectively, are withdrawn from public use.

Members of the Equity Release Council are only permitted to use the relevant logo and/or kitemark as part of a statement that the member in a letter (or electronic equivalent) or promotional material subject to conditions, further information will be given on approval of membership.

The Council may alter or revoke a firm's permission to use the logo at any time. This permission is governed by and interpreted in the light of English law. The courts of any jurisdiction in the UK have the exclusive jurisdiction to settle any dispute in connection with this permission.

## Changes to details provided on application form

Members are responsible for notifying the Council of any changes to the information provided in this application form.

## Data Protection

Your privacy is important to ERC and we are committed to respect and protect your privacy and your personal information. Full details of our Privacy Policy can be found on the Council's website - [www.equityreleasecouncil.com](http://www.equityreleasecouncil.com)

The Council collect and use your personal data to enable us to:

- To process, administer and renew your membership with which will include posting details on our public register.
- Internal record keeping.
- To provide you with information which we think you may find useful including relevant market, regulatory and industry information.
- From time to time we may also use your information to contact you for market research purposes. This information may be used to customise the website according to your interests.

The Council will occasionally send promotional information from selected and relevant third parties such as conference organisers and training partners, on email. In accordance with the GDPR regulations, certain businesses must consent to receiving information of this type.

## Declarations

1. UK sole traders and partnerships only (excluding Partnerships in Scotland). I would like to receive promotional information from selected and relevant third parties, including but not limited to conference organisers and training partners, as well as the Council's own promotional information, direct from the Council only. YES  NO

2. All firms.

I agree to the Council collecting and using data on Professional Conduct. YES  NO

Failure to provide accurate and complete information may result in termination of membership without notice.

### Please ensure, and tick that you have enclosed the following information

All declarations completed  Additional information required

### Declaration by individual

I \_\_\_\_\_ of \_\_\_\_\_

Undertake to comply with the Terms and Conditions of membership set out above

Signature  
(digital signatures are accepted)

Date \_\_\_\_\_

Print Name \_\_\_\_\_

Please print name and position of the person who has authorised this application

### Please email this application to [membership@equityreleasecouncil.com](mailto:membership@equityreleasecouncil.com)

Notes: Regulated \* refers to: any self-regulatory organisation including IMRO, SFA, FIMBRA, AFBD, and TSA. Statutory bodies including FCA, PRA, SIB the society of Lloyd's, register of Friendly Societies commission, BoE, HM Treasury and any other recognised regulatory or designated professional bodies.

