Acis Group
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Qualified Independent Financial Advisor (QIFA) checklist

- Valid identification checked and verified by QIFA (photographic identification along with supporting documentation (ie, utility bill, bank statement, council tax etc))

- Signed 'sign off sheet' detailing:
  - the purchaser/s name/s
  - the desired property
  - property value
  - approved share value being purchased
  - full name
  - confirmation of credit check
  - a breakdown of household monthly income – evidence of this
  - source of funds/deposit
  - reasons for any funds being withheld from purchase – within CFG guidelines
  - any financial orders (such as court judgments/insolvency)
  - marital status

- Proof of funds to purchase. For mortgage buyers:
  - initial mortgage agreement
  - proof of mortgage deposit
  - funds for flooring, legal fees, moving costs/furnishings

- Proof of funds to purchase. For cash buyers:
  - Cleared funds in a bank account & source of where funds have come from
  - Funds for flooring, legal fees, moving costs/furnishings

- Monthly budget planner to show the following is affordable:
  - Utility bills
  - Proposed rent value
  - Tv licence
  - Wifi bill
  - Food
  - Council tax
  - Contents insurance
  - Life insurance
  - Mobile phone
  - Childcare costs
  - Any other financial commitments (child/spousal maintenance car finance, loans etc).

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We have attached a copy of our minimum surplus income policy which should be referred to in making your assessment.