



Esher | Richmond | Mayfair

BUYER'S QUESTIONNAIRE		
<b>Personal details</b>		
1.	<p>For the main contact, please provide full names, current address, contact telephone number, email address and NI number for the main contact.</p> <p><b><i>NB: This information is only required if it has not already been supplied on the seller's questionnaire.</i></b></p>	Name(s):  Address:  Main contact Tel no.: Email: National Ins. no.:
	Co-Buyer (If applicable. Also if there are more buyers involved in the transaction please add their details at the end of the form)	Name(s): Mobile no.: Email: National Ins. no.:
2.	<p>Where there is more than one buyer please confirm that either/each of the buyers is authorised to provide instructions on behalf of both/all buyers.</p> <p><b><i>NB: All buyers must please sign on the last page.</i></b></p>	Confirmed    Not confirmed
3.	<p>Is this a first time purchase for you?</p> <p><b><i>NB: If more than one buyer, then this must be a first time purchase for all buyers. A prior interest in a property of any type eg. as beneficiary under a trust, would mean this is not a first time purchase.</i></b></p>	Yes    No
4.	<p>Are you a UK resident?</p> <p><b><i>NB: Non-UK residents must pay a 2% SDLT surcharge. See Govt online guidance below</i></b></p> <p><a href="https://www.gov.uk/guidance/rates-of-stamp-duty-land-tax-for-non-uk-residents">Rates of Stamp Duty Land Tax for non-UK residents - GOV.UK (www.gov.uk)</a></p>	Yes    No  <i>If you are unsure of your residence status you should please refer the matter to a tax specialist for determination before confirming this to us</i>

<b>The property</b>		
5.	Provide the full address of property to be bought and confirm whether you intend to live at the property.	Address:  Live at Property? Yes No
6.	Are there any outbuildings/garages/car parking space or associated land to be included or excluded from the sale.	<i>Please supply further details</i>
7.	Is the property a house, bungalow, flat or maisonette etc?	
8.	Does the property have any unusual features e.g. cellars, part of the property overhanging adjoining premises, a separate annexe (which may or may not physically form part of the property but comprises accommodation capable of separate occupation) etc.	Yes No <i>[If yes please describe these]</i>
9.	Confirm details in estate agent's sale memorandum, particularly price, are correct.	Yes No <i>[If no please describe why]</i>
10.	Is the property newly built to your knowledge?	Yes No <i>[If yes please state when it was built]</i>
11.	From your viewing of the property, did you notice any extension or alterations to the original building (internal or external)?	Yes No <i>[If yes please describe these]</i>
12.	How is access to the property obtained? Is this a private road?	Road name: Yes No <i>[If yes please give details]</i>
	<b>NB: Searches will be carried out against the Property only and will therefore <u>not</u> reveal anything relating to neighbouring properties or any planned developments on nearby land.</b>	
<b>Financial</b>		
13.	A deposit of between 5–10% of the purchase price must be paid by you on exchange of contracts (the final amount will be agreed with the seller).  <b>NB: To comply with lenders' requirements the deposit and balance of the purchase price must come from a UK bank account in <u>YOUR</u> name. Please confirm.</b>	Confirmed OR Not confirmed  <i>Where there is a related sale the deposit received on the sale can be used as the deposit on the purchase, but this will need to be topped up where the purchase price is higher than the sale price</i>



<b>Timing</b>		
19.	Is your purchase dependent on the sale of another property?	Yes – instructions on related sale already provided. No
20.	If your current property is rented, what is the notice period you need to give to your landlord to terminate the tenancy?	Months Not applicable
21.	What is your anticipated completion date for the sale of the property? <i>NB: You will pay the deposit on exchange of contracts and will then be bound to complete on the completion date/the “moving date” (which is when you will pay over the balance of the purchase price).</i>	Details provided on Seller’s Questionnaire OR Please provide details:
22.	What is the time period you would like between exchange of contracts and completion? <i>NB: This can be anything from one to four weeks but this can be longer if you prefer.</i>	Details provided on Seller’s Questionnaire OR Please provide details:
<b>Joint owners / Occupants</b>		
23.	If more than one person is purchasing the property, do you wish the property to be held as “joint tenants” or “tenants in common”? <i>NB: Please see the notes on the final page in this respect then sign and date the form.</i>	
24.	For what purpose are you purchasing the property	Owner occupation OR Buy to Let OR (Re)development
25.	Will any person over the age of 17 who will not be one of the Buyers be occupying the property after completion?	No Yes [ <i>Please state their name(s) and note that they will be required by your lender to sign a consent form attached to the mortgage deed</i> ]
<b>GDPR and Client Due Diligence</b>		
26.	Pursuant to the GDPR legislation we are obliged to email you any documents containing personal data by encrypted emails. Please confirm if you would like to OPT OUT <i>NB: If you opt out we will email you the contract, the transfer, the financial statement etc by normal unencrypted email. Please note we will never email bank details whether by encrypted or unencrypted email.</i>	Opt out / Yes <i>ie. you want unencrypted emails;</i> OR No <i>ie. you want encrypted emails</i>

27.	In order for us to complete our client due diligence, please confirm your current occupation(s) or previous if you are retired.	
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**Please note the following:**

1. Compliance – please note that Galloway Hughes require all named buyers and any third-party funders to complete an online Compliance Check with our third-party provider Thirdfort as part of the file opening process. In signing this Buyers Questionnaire you are providing your consent to this.
2. Removers - You should not make any bookings with a removal company until we have exchanged contracts for your purchase on your behalf. You will find that the removers may charge hefty cancellation/alteration fees. The completion date (ie. the moving date) is not fixed until contracts have been exchanged.
3. Buildings insurance – **The normal terms of a residential purchase contract require the buyer to put in place buildings insurance on the day of exchange of contracts.** We will remind you about this just prior to exchange of contracts.
4. Survey - An independent structural survey of the property or home buyers survey may reveal defects which may affect your willingness to pay the full amount of the agreed purchase price or to proceed with the purchase at all. We do not inspect the property and cannot advise you in this respect. If you decide to commission a survey, we can provide you with contact details of some local surveyors if required.

You should carefully read and review all action points in the survey report and discuss any concerns which may affect your willingness to pay the full agreed purchase price with the estate agent. It is not part of our role as conveyancing solicitors to read, interpret or otherwise generally advise on the contents of the survey report as a whole. Please only highlight to us any action points for “legal advisors” as summarised by the surveyor in the survey report.

5. Stamp Duty Land Tax (SDLT) - SDLT is payable on the purchase price and is a personal tax. Visit the following website to calculate the amount of SDLT payable on your purchase at the current SDLT rates:

<http://www.hmrc.gov.uk/tools/sdlt/land-and-property.htm>

Prior to completion we will prepare and after completion we will submit an on-line SDLT return to HMRC on your behalf, on the basis of a purchase of a single dwelling (ie. with no annexe) and on the basis the 3% second home surcharge does not apply. By signing this Questionnaire you are providing us with the necessary authority to do so.

Therefore to highlight, if:

- there is an annexe at the property; or
- there is a possibility that the 3% second home SDLT surcharge may or may not apply,

you must provide all relevant details on this Questionnaire and we will then recommend you take separate tax advice as the SDLT legislation in both respects is complex.

If the tax adviser confirms an annexe exists for the purposes of the SDLT legislation then an SDLT relief may apply to reduce the overall SDLT payable – we will only make an application for such relief in the SDLT return we submit to HMRC on the advice of a suitably qualified tax specialist.

Please note that a 15% rate of SDLT may apply to companies purchasing properties for more than £500,000. We are unable to advise on the applicability of this rate so in all instances where a company is purchasing residential property independent tax advice must be obtained on your SDLT liability. Any

