

Helping you get

**CREDIT
READY**



Step-by-step guide:

5. Disclosure of Significant Events

Helping you complete your online application





Step-by-step guide:

5. Disclosure of Significant Events

You will only need this section if you answered 'yes' to the question 'Have you previously traded?' in the [Application Overview section](#).

What you'll need for this section:

- Record of any previous names under which your firm has traded
- Your FCA application reference number (if you have one)
- Records of any legal action made against your firm

About your firm:

If your firm has previously had more than one name, please provide the names and dates.

Disclosure

These questions are about your firm. You should disclose all information, even if you are in doubt about it. If we require further information, your case officer will be in touch. If you wish to send us more information, please reply to the email you will receive after you submit your application form, and include all relevant information.

Significant events include but are not limited to: Material litigation, written complaints made by clients, bankruptcy, winding up petition, creditors voluntary agreement, any financial obligations arising from regulated activities, being subject of a receiving or administration order. For further information see our guidance on disclosure.

Please specify how many previous firm names the Applicant has traded under?

1

Please provide a list of your previous firm names

Previous name	Effective from date
<input type="text"/>	<input type="text" value="01/09/2015"/>

If your answer is **YES**, you will need to provide details, including your application reference number – you will find this at the top of the page.

Has the Applicant ever been regulated by us or any other financial services regulator before making this application

Yes

Name of regulator

Building name / number

Postcode

Enter Manually

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Town

County

Postcode

Country

Applicant's identification number with that regulator (FRN if previously regulated by us)

Disclosure:

The form describes what is meant by a significant event.

But if, at any point, you're not sure whether something is worth mentioning, please disclose it anyway, because a failure to do so could affect how long it takes to process your application. This applies to the firm as a whole and is not limited to significant events concerning regulated activities.

Examples of significant events:

- Material litigation
- Complaints made by clients
- Bankruptcy

If you answer **YES** to any of these questions, you will need to give a brief explanation, either straight into the text box or by attaching a Word document – whichever is easiest.

You also have the option to tick the **SEND LATER** button, allowing you to supply documents after submitting your application.

Important: anything you disclose should be about the firm, not individuals – unless you are a sole trader.

Disclosure

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Significant events include but are not limited to: Material litigation, written complaints made by clients, bankruptcy, winding up petition, creditors voluntary agreement, any financial obligations arising from regulated activities, being subject of a receiving or administration order. For further information see our guidance on disclosure.

Please specify how many previous firm names the Applicant has traded under?

--None--

Has the Applicant ever been regulated by us or any other financial services regulator before making this application

--None--

Has the Applicant ever been presented with a petition for bankruptcy, a petition for compulsory winding up or creditors' voluntary arrangements?

--None--

Has the Applicant ever had a receiver or administrator appointed, failed to satisfy a debt adjudged due, or come to a compromise or similar arrangement over a debt with any of its creditors?

--None--

Has the Applicant ever been the subject of a corporate restructure, because of any form of insolvency or otherwise?

--None--

Has the Applicant ever been the subject of any criminal investigations or proceedings?

--None--

Has the Applicant been the subject of any civil investigations or proceedings or arbitration in the last five years?

--None--

Does the Applicant have any unsatisfied judgments, debts or awards outstanding against it?

--None--

Has the Applicant entered into any material settlements in the last five years, whether or not on an ex gratia basis?

--None--

Disclosure

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Significant events include but are not limited to: Material litigation, written complaints made by clients, bankruptcy, winding up petition, creditors voluntary agreement, any financial obligations arising from regulated activities, being subject of a receiving or administration order. For further information see our guidance on disclosure.

Please specify how many previous firm names the Applicant has traded under?

--None--

Has the Applicant ever been regulated by us or any other financial services regulator before making this application

No

Has the Applicant ever been presented with a petition for bankruptcy, a petition for compulsory winding up or creditors' voluntary arrangements?

Yes

Please give a full explanation of the events in question. Make sure this includes:

- o the date of the event;
- o any amounts involved;
- o the outcome; and
- o an explanation of the circumstances.

If your answer exceeds more than 4000 characters please attach a document.

Document Title

Attachment

Send later

Convictions and complaints:

Tip: If you have any criminal convictions to disclose, attach any supporting documents you may have, such as hearing notices or records of spent convictions.

If you are not sure if a document is useful, you can mention it in this text box, and your case officer can then request it if required.

Disclosure
<p>Has the Applicant ever been convicted of fraud or other dishonesty?</p> <p>--None--</p>
<p>Has the Applicant ever been convicted of an offence under legislation (whether in the United Kingdom or not) relating to any of the following:</p> <ul style="list-style-type: none">o companies;o building societies;o industrial and provident societies;o credit unions;o friendly societies;o insurance;o banking ;o mortgages ;o other financial services;o insolvency;o consumer credit; and,o consumer protection? <p>--None--</p>
<p>Has the Applicant had any material written complaints made against it by its clients or former clients in the last five years which it has accepted, which are awaiting determination, or which have been upheld - by an ombudsman or a complaints scheme?</p> <p>--None--</p>
<p>Has the Applicant ever been:</p> <ul style="list-style-type: none">o criticised;o censured;o investigated;o disciplined;o suspended;o expelled;o fined; or, been subject to any other disciplinary intervention action by any financial services regulator or government body in the UK or overseas? <p>--None--</p>
<p>Has the Applicant ever been found guilty of carrying on any unauthorised regulated activities, or been investigated for the possible carrying on of unauthorised regulated activities?</p> <p>--None--</p>
<p>Is the Applicant currently involved in any proceedings, investigations or other events referred to in any of the questions above that are pending or not yet determined?</p> <p>--None--</p>
<p>Are there any other significant events relating to the Applicant which we have not asked about in previous questions in this section that have happened - or are taking place - that are relevant to the Applicant's application for authorisation?</p> <p>--None--</p>

All complaints count, oral or written, justified or not. If you are unsure about what constitutes a complaint, take a look at the [Guidance Notes](#).

Disclosure

Has the Applicant ever been convicted of fraud or other dishonesty?

Yes

Please give a full explanation of the events in question. Make sure this includes:
the question number the event refers to;

- o the date of the event;
- o any amounts involved;
- o the outcome; and
- o an explanation of the circumstances.

If your answer exceeds more than 4000 characters please attach a document.

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Send later

Please remember: you will only need to fill in the Disclosure of Significant Events section if you answered 'yes' to the question 'Have you previously traded?' in the [Application Overview section](#).

And all the questions apply to your firm, not individuals – unless you are a sole trader, in which case you will need the [Sole Trader Appendix](#).

If in doubt, disclose.

**There are guides for different sections of the application.
So if you'd like further help please visit our [website](#).**