

ABOUT OUR SERVICES AND FEES

This document forms part of our agreement with you. For your own benefit and protection you should read About Our Services and Fees carefully before signing our Client Agreement. If you do not understand any point please ask for further information.

1. Whose products do we offer?

Insurance

We are insurance intermediaries and we act for you, the customer.

- ✓ We give advice in relation to contracts of insurance on the basis of an unlimited analysis of the market.

Home Finance Products

- ✓ We give advice in regulated mortgage contracts from the whole market.
- ✓ We give advice in consumer buy to let mortgage contracts.
- ✓ We give advice in business buy to let mortgage contracts.
- ✓ We do not give advice in deals that you can only obtain by going direct to a lender.

2. What will you have to pay us for our services?

Insurance

- ✓ No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.
1. Where the chosen provider pays us commission for introducing you to them for life assurance or non-investment insurance, we will tell you the amount we will receive which may be a percentage or a flat fee of the total annual premium.
 2. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Home Finance Products

3. We charge the following fees:

		Withdrawal fee
Standard Residential	£395	£200
Remortgage	£295	£150
Sub Prime mortgage	£495	£250
Second charge	£295	£150
Consumer Buy to Let	£395	£200
Product Switch	No fee charged	
Business Buy to Let	£395	£200
Portfolio Buy to Let	£595	£300

The fee is payable once the mortgage offer is received by the client. The firm will also receive commission from the lenders. The withdrawal fee is payable if the mortgage does not go to offer owing to an undisclosed client credit issue, property being deemed unsuitable by the lender or client withdrawing from transaction after application submitted.

4. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
5. You have the right to see the potential commission payable to us by different lenders, which will be made available to you upon request.
6. You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

7. If we charge you a fee and your mortgage does not go ahead, you will receive:

- ✓ No refund.

Indemnity

8. If a fee for our services is to be deducted or a commission paid from a recommended product, should the product not proceed or be cancelled and this results in the non-payment of the fee or commission, the amount outstanding will be payable by you directly.