

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?

Home Finance Products

- We give advice on regulated first charge mortgage contracts from the whole of the market.
- We give advice on regulated mortgage contracts from a limited number of companies. A list of lenders we do not use is available upon request.
- We give advice on regulated mortgage contracts from a single lender.
- We give advice on consumer buy to let mortgage contracts.
- We give advice on business buy to let mortgage contracts.
- We do not give advice on deals that you can only obtain by going direct to a lender.
- We do not give advice on second charge loans and bridging finance.

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

Home Finance Products

- No fee. We will be paid by commission from the lender.
 - A fee. We will charge a £300 fee in the following circumstances. This is in addition to the commission received from the lender. The fee will be payable before completion.
 - A)** Where the loan is under £125,000.
 - A fee. We will charge a fee of 0.25% of the advance (subject to a minimum of £500) in the following circumstances. This is in addition to the commission received from the lender. The fee will be payable before completion. For example, for a loan up to £200,000 we will charge £500 (the minimum).
 - B)** For cases that are very urgent and require us to work solely on your case (at the expense of other clients)
 - C)** Mortgages where the chance of completion is low, for example an auction, or where the case is unduly complicated (e.g. adverse credit).
1. Where the lender pays us a commission for introducing you to them for a mortgage, we will tell you the amount we will receive.
 2. You will receive a key facts illustration when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

3. If we charge you a fee, and your mortgage does not go ahead, you will receive:
 - A full refund. In the flat fee Scenario **A)** above, a refund will be given for cases which haven't gone through which were beyond yours and our control.
 - No refund. There will be no refund in scenario **A)** above where you have chosen not to proceed or you are at fault for the application not proceeding. When we have charged a fee in scenarios **B) & C)** above there will be no refund in any circumstance.

Indemnity

4. 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.