

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. This will only apply on Product Transfers (renewing you with your current lender)
 - A fee. We will charge a £400 fee on all Purchases (except First Time Buyers), remortgages and further advances. This is in addition to the commission received from the lender. The fee will be payable before completion (upon mortgage offer produced by the lender).
 - A fee. We will charge a £200 fee to First Time Buyers (halving our normal fee). This is in addition to the commission received from the lender. The fee will be payable before completion (upon mortgage offer produced by the lender)
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 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

3. If we charge you a fee, and your mortgage does not go ahead, you will receive:
 - No refund. There will be no refund as fees are not charged until we successfully obtain you a mortgage offer