



### **Why Do We Charge a Fee?**

Unlike 'fee-free' brokers, we strive to offer a level of service that is second to none, and we believe our hundreds of 5 Star google ratings back this up. However, the extra work and costs involved in providing this level of service means that this cannot be done without charging our clients a modest fee.

As part of our enhanced service package, we will: -

1. Provide regular updates on your application by email.
2. Provide technology driven offerings - Video conferencing, digital signatures, secure uploading of documents facility etc.
3. Proactively liaising with solicitors and estate agents
4. Assist with completing Help to Buy applications for you if/when applicable.

We have set our fee at £400, and this is only payable once we get you a formal mortgage offer from a lender. We guarantee if we cannot get you your mortgage, we will not charge you a fee.

Also, if we arrange a product transfer for you (where we simply arrange a new rate for you with your current lender), we will not charge for this, as there is less work involved.

We also appreciate that being a first-time buyer is both daunting and expensive, so if you are a first-time buyer, we will reduce this fee by 50% to £200.

Finally, for each new verified client you introduce, who goes on to complete a mortgage through us, we will reduce the fee by £100. Four successful introductions could mean no fee at all! This is on introductions made after 1.2.2022.