



**Our services and charges**



## **Client Services**

**There are five stages to our mortgage & protection planning process**

- 1. Initial discussion**
- 2. Fact Find Completion.**
- 3. Research, analysis and product provider liaison.**
- 4. Present and discuss recommendations.**
- 5. Implementation of recommendations and applications.**

**Steps 1 to 4 can usually be completed within 48 hours of your initial enquiry. Stage 5 is completed when you are satisfied with our recommendations.**

**1. An initial discussion(s) for all our new clients is provided at our expense.**

- This can either be face to face or telephone conversation with a qualified mortgage & protection specialist.
- It's a chance for us to answer any questions and help you understand our services fully.
- An opportunity for us to ask questions and find out what help you require.
- A discussion on our menu of services and associated charges

**2. Fact Find Completion.**

- Completed over the telephone or face to face when possible.
- We will identify current needs and future objectives as well as details of any existing plans.
- Attitude to Risk profiling to identify the suitability of the different kinds of mortgages and protection products.
- An initial general recommendation of product types and areas that you should consider will be provided at this stage.

**3. Research, analysis and product provider liaison.**

- Conduct whole of market research using the latest independent software to ensure a product providers match with your current requirements and needs.
- Liaise with identified lenders to ensure all lending criteria can be met.
- Liaise with identified protection providers to confirm any underwriting criteria and limits.
- Check affordability and client details against known criteria to identify the appropriate solutions.
- We will advise and make a recommendation for you after we have assessed your needs

#### 4. Present and discuss recommendations

- Collate all illustrations and documentation required for our recommendations.
- Explain our findings and recommendations.
- Agree which of our recommendations you wish to proceed with. In respect of mortgage advice we now arrange the Agreement in Principle from the lender subject to valuation.

#### 5. Implementation of recommendations

- Assist with completion of all applications and documentation.
- Deal with any online applications and request any required documentation.
- Liaise with product providers and solicitors to ensure a smooth as possible transition to completion.
- Arrange any property or ancillary insurances that may be required.
- We will be on hand to deal with any queries or concerns that arise during the process and after completion.

#### The costs of our advice

##### Insurance

If you buy a non-investment insurance contract we will normally receive commission on the sale from the product provider. The amount of commission will be documented in the illustrations provided to you and in the report sent to you after completion. We offer products from a range of insurers for Term Assurance, Mortgage Payment Protection Insurance, Critical Illness Insurance, Income Protection Insurance, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance. Our research is based upon a fair analysis of the relevant market.

##### **Mortgage research and recommendation fees. (Steps 1 to 4)**

We will provide advice on suitable mortgage products and research the whole of the market for available competitive products. We will produce a report for you with our recommendation and arrange for a decision in principle from the lender. **Our standard for this work is £199 due on receipt of your report.**

##### **Mortgage Administration Fees (Step 5.)**

We will assist with the completion of application forms and administer your application through to completion. We will liaise with the lender, surveyors and your legal representatives to help ensure the speedy production of a mortgage offer. **Our standard charge for this work is £150 due upon receipt of the formal Mortgage Offer.**

##### **Arranging a mortgage**

We will be paid a **procurator fee** direct from the lender on completion of the mortgage in the region of **0.35% of the amount of your loan**. For example a typical procurator fee for an £80,000 mortgage would be £280.00.

##### **Special Circumstances**

You may require us to carry out additional work on your behalf and in those circumstances we will notify you of any charges prior to any additional chargeable work commencing.