

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.



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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.
- We give advice in relation to contracts of insurance from a limited number of insurers. We will provide the list of the insurers we offer insurance from upon request.
- We give advice in relation to contracts of insurance from a single insurer.

Home Finance Products

- We give advice in regulated mortgage contracts from the whole market.
- We give advice in regulated mortgage contracts from a limited number of companies. A list of lenders we do not use is available upon request.
- We give advice in regulated mortgage contracts from a single lender.
- 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

A fee.

No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.

1. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Home Finance Products

No fee. We will be paid by commission from the lender.

2. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.

3. You have the right to see the potential commission payable to us by different lenders, which will be made available to you upon request.

4. 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.