

Unleash Advice Partnership Limited - Mortgage Terms of Business

We believe that you should understand, at the outset, both the services which we offer and the way we conduct our business. This document is intended to show how our philosophy of offering a combination of trusted advice and value for money is provided in practice.

The document therefore defines and clarifies the relationship between us (the Company) and you (the Private Client) to ensure that we create and maintain a trusted, value-added and equitable relationship which treats you fairly.

Our commitment to you

We are committed to offering our customers the highest possible standards of service, and to treat you fairly in all aspects of our dealings with you. In particular we will:

- act with integrity, honesty and openness in everything we do for and with you;
- be totally transparent with regard to our dealings with you and provide you with clear information about the products and services we offer including fees and charges;
- ascertain your individual needs, preferences and circumstances before recommending a solution or product;
- always act impartially - your interests will come first at all times;
- only recommend a product solution that we consider most suitable from available options for you and that you can afford;
- not recommend a product if we can't find one we consider suitable;
- encourage you to ask if there's something you don't understand;
- be friendly, courteous and responsive;
- absolutely respect your confidentiality;
- expect to develop a long-term partnership with you, to help you achieve your lifetime goals;
- aim to meet agreed deadlines and where we can't we will update you as early as possible;
- measure our success based on your perception of our service;

How You Can Help Us

To help us provide you the best service and most suitable advice, we will ask you to:

- be open, frank and honest with us at all times;
- tell us as much as possible about your circumstances, risk attitudes and objectives, including details of income and outgoings, to enable us to properly assess how much you can afford;
- let us know when there are important changes in your personal circumstances such as change of employment to ensure that previous advice is still appropriate;
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand;
- tell us if you think there are ways we can improve our service;
- tell us as early as possible of any concerns you have about our work together;
- make time available to play your part in the delivery of your financial plan/ solutions;
- give consideration to referring us to at least one other person who you believe would benefit from working with us.

1. Introduction

Your Independent Mortgage Adviser is an Appointed Representative of Unleash Advice Partnership Limited (referred to as “we” or “us” in this document) which is authorised and regulated by the Financial Services Authority (FSA) under registration number 217742.

2. Scope of Service

As a partner of Unleash Advice Partnership Limited, your adviser offers an impartial, independent mortgage planning service. Your adviser will arrange mortgages from the market as a whole, based upon the information given by you during the mortgage review.

If Your adviser is also authorised to make recommendations with regard to investment products or any protection policies associated with your mortgage this will have been confirmed within the “**Key Facts** about our services” document which has been issued to you.

The role of your mortgage adviser is to ensure that you are always given the highest quality advice and service, to enable you to make an informed decision about your borrowing requirements.

3. Levels of service

Under the terms of the regulation there are two levels of service available:

- a) Advised.
- b) Non-Advised.

As a member of Mint, your adviser offers an Advised service in all cases in order that he/she can make an informed decision with you about your choice of your new mortgage.

4. Ongoing Review

An integral part of our service to clients is to contact you periodically with a view to discussing and exploring how you could obtain better value from the market place as a follow on to any initial recommendations we make to you. You reserve the right not to agree to such on-going reviews and can request that we do not do this on an on-going basis. Please note that should you opt-out of this valuable service, then we cannot be held responsible for any loss, financial or otherwise howsoever caused as a result on your being unable to enjoy superior value and financial security from products and services available in the market place.

5. How do we act for you?

Your adviser will go through a diligent process of understanding your financial situation and objectives before any recommendations are made to ensure correctness and quality of advice.

Prior to making a recommendation your adviser will explain the different methods of mortgage repayment and explain the implications of taking out a mortgage.

Your adviser will also provide you with a “Key Facts Illustration” (KFI) which will confirm important information with regard to the recommended mortgage product.

Following a recommendation your adviser will write to you explaining the reasons why the recommended mortgage is considered suitable for you.

6. Fees

Your adviser may charge you a fee for the time spent researching the market on your behalf, the administration involved and other company expenses. If a fee is to be charged, then details will be confirmed within the “**Key Facts** about our mortgage services” document will confirm to you what this fee may be.

Depending upon the mortgage lender chosen we may receive a fee for submitting your mortgage. Before you take out a mortgage we will tell you the amount of fee in writing. If the fee is less than £250 we will confirm that we will receive up to this amount. If the fee is £250 or more, I/we will tell you the exact amount. I/We will tell you the charges for any other service or product and include these in your Key Fact Illustration.

7. Data Protection

In order to advise you properly we must obtain information about your financial and personal circumstances. We retain records of all our business transactions for at least six years. These may be stored either in paper or computer records.

We treat all our clients’ records as confidential however by accepting our Terms of Business you agree that the information which you give us may be disclosed to third parties for the purpose of processing your applications. No information will be passed to another party without your prior consent except where we are required to do so by law.

Unless you ask us not to, we may use the information that we hold about you to contact you from time to time by post, fax, e-mail or telephone to bring your attention to additional products or services which may be of interest to you.