



Westfield
57 Low Lane
Birstall
Batley
West Yorkshire
WF17 9EY

IMPORTANT DOCUMENT

GENERAL INFORMATION ABOUT OUR MORTGAGE & INSURANCE SERVICES

You should read the following information together with the document titled; 'General Information About our Authorization & Services'

OUR MORTGAGE SERVICES

We are mortgage advisers who work on an independent whole of market basis.

We will recommend a mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability.

We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them. (Only include for independent whole of market)

Where you are increasing your borrowing, we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we can deal directly with the lender on your behalf. It may be in your best interests to explore this option and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

THE COST OF OUR MORTGAGE SERVICES

Typically, we charge a maximum broker fee of £495.00 for standard mortgages; to undertake the work required to prepare a suitable recommendation, for providing advice and for submitting your mortgage application. This fee becomes payable as follows:

At the point where I research the market for you: £0.00

On Submission of an Application Form to a Lender: £495.00

Once your Mortgage Offer is Issued: £0.00

When your Mortgage or Loan Completes: £0.00

We reserve the right to charge up to an additional 1% of the loan for work on adverse credit mortgages, commercial mortgages or complex situations. For example, on a £100,000 loan we may charge an additional £1,000. Any additional fee will be disclosed in advance as part of your fee agreement.

We will receive and retain a commission from the lender when your mortgage completes. The amount will be confirmed in the lender disclosure document. Should you wish you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.

REFUND OF FEES

Please note our fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

CREDIT SCORE

We may undertake lender decision in principles and credit scores as part of our process, which may leave 'footprints' or records on your credit file. Too many footprints can affect future applications for loans and credit and as such we suggest that you accurately inform us of any adverse credit of which you are aware to reduce the number of checks we need to complete.

OUR INSURANCE SERVICES

We offer non - investment protection e.g. term assurance, income protection and critical illness from a range of insurers.

We also offer buildings & contents insurance and accident, sickness & unemployment (ASU) from a range of insurers.

We will provide you with advice and arrange the insurance contract on your behalf after assessment of your personal circumstances and needs.

THE COST OF OUR INSURANCE SERVICES

We will receive and retain a commission from the insurance provider when your plan commences. The amount will be confirmed in the provider illustration. Should you wish you can request to view the commission rates from each of the providers we have considered at the time that we make our recommendation to you.

CANCELLATION RIGHTS

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance you will be provided with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.