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| **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.

**1. Whose products do we offer?**

**Insurance**

We are insurance intermediaries and we act for you, the customer.

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| **X** | 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 frompon request. |
| **□** | We give advice in relation to contracts of insurance from a single insurer. |

**Home Finance Products**

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| **X** | We give advice in regulated mortgage contracts from the whole market. |
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| **□** | 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. |
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| **□** | We give advice in regulated mortgage contracts from a single lender. |
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| **X** | We give advice in consumer buy to let mortgage contracts. |
| **X** | We give advice in business buy to let mortgage contracts. |
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| **X** | 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**

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| **□** | A fee. |
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| **X** | 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**

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| **X** | No fee. We will be paid by commission from the lender. |
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| **□** | A fee of £150 payable immediately and 0.5% of the loan amount payable on completion. For example, for a loan amount of £100,000, the amount payable on completion would be £500. If we also receive any commission from the lender, we will pay this to you. |
|  |  |
| **□** | A fee of £150 payable immediately and 0.5% of the loan amount payable on completion. For example, for a loan amount of £100,000, the amount payable on completion would be £500. We may also be paid commission from the lender. |

1. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
2. You will receive a key facts illustration when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

***Refund of fees***

1. If we charge you a fee and your mortgage does not go ahead, you will receive:

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| **X** | A full refund |
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| **□** | A partial refund of £150 of the total fee payable for all of our services. |
|  |  |
| **□** | No refund. |

**Indemnity**

1. If a fee for our services is to be deducted or a commission paid from a recommended product, should the product not proceed or be cancelled and this results in the non-payment of the fee or commission, the amount outstanding will be payable by you directly.