



Important Information about our mortgage services

Mortgage and Insurance Professionals

F11 Moulton Park Business Centre
Redhouse Road
Moulton Park
Northampton
NN3 6AQ

1. Whose mortgages do we offer?



We offer a comprehensive range of from across the market, but not deals that you can only obtain by going direct to a lender.

2. What will you have to pay us for this service?



No fee.



Our charges are based on two considerations: the loan amount and the complexity of your individual circumstances. We will provide you with a free initial consultation and quote. As we offer a bespoke service our charges can vary. Our fee starts at £150 per hour up to a maximum of 2.5% of the loan amount applied for; of which a non-refundable £195 is payable when you move forward to a formal consultation and illustration. You will then have formally instructed us to act on your behalf. Any remainder of the said fee becoming due when you agree to us submitting your information to the lender. In certain circumstances lender(s) agree to pay us a fee for submission of case to them, this assists us to keep our fee at the lowest level, this is called a procuration fee. Generally our fee can be added to your mortgage and can be added to your mortgage and can be paid on completion providing we have agreed this in writing.

It is very important that you give us full, accurate and honest information, to enable us to give you the most appropriate advice, this will enable us to always tell you how much we are going to charge you for carrying out your work before we approach the lender and you can be sure we are offering you a clear, fair and transparent service.

Where possible we shall endeavor to agree a fee with prior to you making an application with a lender; however, if your case becomes more complex, due to you not fully advising us of your full situation (for example, employment and/or income details, credit history and/or monthly outgoings) it may become necessary for us to review our fee. Where this necessary, you will be fully informed.



Fee and refund of commission.

You will receive a mortgage illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Mortgage and Insurance Professionals is a trading style of **Mortgage Compare** Limited, which is authorised and regulated by the Financial Conduct Authority, under **registration number** 600521. **please note that this document forms part of our contract with you and should be read in connection with client agreement.**



Refund of fees

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

- ☐ A full refund
- ☐ A refund of £

No refund –

- ☒ We reserve the right to invoice you for the administration fee agreed and as detailed on the Mortgage Illustration, if your application fails to proceed.

3. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Compliance Team, Mortgage and Insurance Professionals
F11 Moulton Park Business Centre
Redhouse Road
Moulton Park
Northampton
NN3 6AQ

... by phone 01604 439930

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

4. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

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1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- ☒ We offer products from a range of insurers for Life Insurance, Critical Illness Cover, Income Protection Insurance, Accident Sickness and Unemployment Cover and Buildings and Contents Cover.

3. Which service will we provide you with?

- ☒ We will advise and make a recommendation for you after we have assessed your needs for Life Insurance, Critical Illness Cover, Income Protection Insurance, Accident Sickness and Unemployment Cover and Buildings and Contents Cover.
- ☐ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- ☒ Fee for administration of your insurance, our charge is £500 – this will only become due on your confirmation that you are happy with the terms provided by the insurer AND agreed for the policy to be placed on risk. **This fee will be offset against commissions we receive from the insurer and therefore not payable by you**, subject to retaining the policy throughout the insurers claw back period (generally 4 years). Please read our full Terms and Conditions laid out in our Client Agreement.
- Cancellation - The Insurer will pay us remuneration for the administration of your policy. Where the policy is cancelled prior to the expiry of the claw back period (generally 4 years) the insurers will claw back some or all of the monies paid to us, or cease to pay us monies due – In this event, Mortgage and Insurance Professionals reserves the right to invoice you for such lost/clawed back commissions.

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

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particular insurance policy.

5. Who regulates us?

Mortgage and Insurance Professionals is a trading style of **Mortgage Compare Limited** which as shown on the Financial Services Register is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 600521.

Our permitted business is advising on Mortgages and Non-Investment insurance contracts. You can check this on the *Financial Services Register* **by visiting the FCA's website** www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing	Compliance Department Mortgage and Insurance Professionals F11 Moulton Park Business Centre Redhouse Road Moulton Park Northampton NN3 6AQ
... by phone	1604 439930 0845 3 5444

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Company Details

Mortgage and Insurance professionals is a trading style of a Mortgage Compare Limited, which is authorised and Regulated by the Financial Conduct Authority, under FCA number 600521. Company registered address: St Nicholas House, Little Saxham, Bury St Edmunds, IP29 5LH, under company number 08479134.

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Data Protection

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome of sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact the Compliance Department, in one of the following methods –

Writing: Compliance Department, Mortgage and Insurance Professionals, F11 Moulton Park Business Centre, Redhouse Road, Moulton Park, Northampton, NN3 6AQ

Telephone: 0845 3454445
0345800 34544450142669

e-mail: enquires@mpro.co

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

Please note that this document forms part of our Contract with you

Mortgage and Insurance Professionals is a trading style of Mortgage and Insurance Professionals Limited, the Client which Agreement is. Mortgage and Insurance Professionals is a trading style of Online Financial Solutions Limited, which is authorised and regulated by the Financial Conduct Authority, under 600521.
authorised and regulated by the Financial Conduct Authority, under 600521. 07 contract. 20152015 with you 22 Reference and 1304 should 2460052144 be read in connection
Company with client Register agreement in England, and Wales: Company number 08479134
version 13.02.15



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This is our standard Data Protection agreement upon which we intend to reply. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

Please tick this box if you do not consent to us or any company associated with us processing any such sensitive data ☐

Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS. ☐

Please accept this letter as authority to apply for a Decision In Principle (may also be called Agreement in Principle) to the lender. I/we understand that in the process of obtaining the Decision in Principle the lender/s will conduct a credit check on my behalf, for the purpose of assessing the availability of a mortgage.

We further provide authority for Mortgage and Insurance Professionals to take the necessary steps to secure the suitable products for me/us.

It is accepted that the results of the enquiry are for the above-mentioned purpose only and will not be used for any other purpose.

Express Consent: Where our appointments are carried out on our online interactive system. In order that we may verify your online signature, we wish to create an audio visual recording of this transaction, including all interaction with your advisor through to your signature of the agreement. A still photograph may also be taken of you at the outset. Such recording and still photograph will be retained only for the purpose of verifying your signature and will be destroyed upon the earlier of the expiry of your mortgage or the termination of your relationship with us. Please signify that you are happy for us to make this recording by ticking here to give us your express consent.

Applicant One Signature Date

Applicant Two Signature Date

