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## Our Mortgage, Insurance and Buy to Let Services

### The Financial Conduct Authority

**GMP Independent Financial Adviser LLP** is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 455048.

### Our Services

#### **Mortgages**

We are independent mortgage advisers and 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, we will not place any restrictions on the mortgages we have access to ; we place no limitations on the mortgages we will consider for you.

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 are able to 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.

#### **Insurances**

**Non-investment protection contracts** - we offer non-investment protection e.g. term assurance, income protection and critical illness from a range of insurers. We will provide you with advice and arrange the contract on your behalf after an assessment of your personal needs circumstances

**General Insurance Contracts** - we offer buildings & contents insurance, accident, sickness & unemployment (ASU) from a range of insurers; we do not offer private medical insurance products. We will provide you with advice and arrange the contract on your behalf after we have assessed your demands and needs for a particular type of insurance.

### The Costs of our Service

We charge a fee of **£850** for providing advice. This fee will be paid directly by you and becomes payable on provision of the advice provided to you in recommending a mortgage.

We will receive and retain a commission from the lender when your mortgage completes for dealing with your application. This amount will be confirmed by the lender in their 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 is non refundable under any circumstances and the fee will be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation, if you want to proceed yet do not receive the offer you want, your chain collapses and in the event of you deciding not to proceed with the mortgage loan after we have made a recommendation to you.

### **Non-Investment Protection and General Insurance Contracts**

We do not charge a fee as we will receive commission from the provider after the policy has been placed on risk.

### **Our Ethical Policy**

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;

### **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 we will provide you 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.

### **Instructions**

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept verbal instructions provided they are confirmed in writing.

### **Complaints**

If you wish to register a complaint, please write to **GMP Independent Financial Adviser LLP**, The Business Design Centre, 52 Upper Street London N1 0QH or telephone 0207 288 6400.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4 567.

### **Compensation Scheme**

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

### **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 for 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.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

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 committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or 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 Data Protection Officer on 0207 288 6400 or in writing at The Business Design Centre, 52 Upper Street London N1 0QH.

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.

#### **Client Verification**

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

#### **Law**

This agreement is governed and shall be construed in accordance with the Law of England and the parties shall submit to the exclusive jurisdiction of the England Courts.

#### **Force Majeure**

GMP Independent Financial Adviser LLP shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

#### **Termination**

The authority to act on your behalf may be terminated at any time without penalty by either party giving 7 days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

**DECLARATION**

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing. If you do not understand any of these, 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.

**Buy to Let Service** - please tick this box if this service is required

I/We are aware of the costs of the services is payable by a direct payment and agree to the amount and timing of these.

*You should seek separate legal and tax advice regarding your responsibilities of owning this type of property. Please note our service does not consider the suitability of you owning a Buy to Let property.*

Agreed Remuneration £

Client Name:

Client Name:

Client Signature:

Client Signature:

Date:

Date:

**Mortgage and /or Insurance Services** - please tick this box if this service is required

I/We are aware of the costs of the services is payable by a direct payment and agree to the amount and timing of these.

Agreed Remuneration £

Client Name:

Client Name:

Client Signature:

Client Signature:

Advisor Signature	Date of Issue
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Date:

Date:

**GMP Independent Financial Advisers LLP**