
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 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 a new first charge mortgage or an additional mortgage on a second charge basis. You may also have the option of a further advance from your existing lender.

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 is 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 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**, One Pancras Square, Kings Cross, London N1C 4AG or telephone 0203 973 1277.

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 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>

Client Verification

We are required to verify the identity of our clients and ensure 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.

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

I / We are aware of the service costs and that the fee 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 Signature:

Client Signature:

Name:
Date:

Name:
Date:

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

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

Agreed Remuneration £

Name:
Date:

Name:
Date:

Client Signature:

Client Signature:

GMP Independent Financial Advisers LLP

Advisor Signature: Date of Issue: