



LONDON MORTGAGE PARTNERS

1 Mark Square, London EC2A 4EG
T 020 3865 1049 E enquiries@londonmortgagepartners.co.uk
LondonMortgagePartners.co.uk

Terms of Business Agreement

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. London Mortgage Partners Ltd is an appointed representative of Richdale Brokers & Financial Services Ltd who are authorised and regulated by the FCA. Our Firm Reference Number is 843573. Our permitted business is advising and arranging mortgages and non- investment insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website at <https://register.fca.org.uk>.

2. Whose products do we offer?

Mortgages: We offer a comprehensive range of residential, buy-to-let and commercial mortgages from across the market but not those that you can only obtain by going directly to the lender. A list of lenders we work with is available upon request.

General Insurance: We do not directly provide general insurance products but will introduce you directly to Berkley Alexander.

Protection: We do not directly provide protection products but will introduce you directly to Heath Protection Solutions Limited.

Wills: We do not directly advise on or arrange Will-writing but will introduce you directly to Conerstone Wills Ltd

3. Which service will we provide you with?

Mortgages: You will receive advice or a recommendation from us as to which is the most suitable product for your requirements, once we have assessed your needs for the respective product. We do not provide an execution-only service. In all cases, we will arrange the product on your behalf.

General Insurance, Protection and Wills: We do not advise on or arrange these products and act solely on an introducer only basis.

4. What will you have to pay for the service?

Our initial consultation is free. If you decide to proceed with a mortgage application through London Mortgage Partners Ltd, you will pay a fee for each of your mortgage applications. We charge a fee of £499 for all standard residential and buy to let mortgages for arranging your mortgage application. This fee is payable at the point of application. We may charge an increased fee of up to 1% of the mortgage loan, subject to a minimum fee of £999, in the event of the



LONDON MORTGAGE PARTNERS

1 Mark Square, London EC2A 4EG
T 020 3865 1049 E enquiries@londonmortgagepartners.co.uk
LondonMortgagePartners.co.uk

application not being considered by London Mortgage Partners Ltd as Standard, which we will communicate to you prior to submitting an application on your behalf. We will also be paid a commission by the lender (which will be disclosed to you if greater than £250). We do not provide any refund once you have received the mortgage offer. This does not affect your statutory rights.

5. Professional Indemnity Insurance.

We conform to the FCA requirements in respect of Professional Indemnity Insurance. This type of insurance is mandatory for mortgage and insurance intermediaries.

6. Cancellation rights.

We will refund our fee if we are unable to secure you a suitable mortgage offer from any lender. We do not provide any refund should you decide not to proceed with the mortgage or loan after the offer has been issued. You do however have the right to withdraw from your mortgage or loan within 7 days of accepting the offer. This does not affect your statutory rights.

7. What to do if you have a complaint?

If you wish to register a complaint, please contact us in writing at London Mortgage Partners Ltd, Complaints Department, 1 Mark Square, Hackney, London EC2A 4EG or by phone on 0203 865 1049. If you wish to obtain a copy of the firm's Complaint Handling Procedure, please be in contact with London Mortgage Partners Ltd.

8. We are 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 of £50,000. Further information about the compensation scheme arrangements is available from the FSCS.



LONDON MORTGAGE PARTNERS

1 Mark Square, London EC2A 4EG
T 020 3865 1049 E enquiries@londonmortgagepartners.co.uk
LondonMortgagePartners.co.uk

9. Data Protection

London Mortgage Partners Ltd is registered with the Information Commissioners Office and we comply with the relevant Data Protection legislation. If you provide London Mortgage Partners Ltd with Personal Data of a third party, you should only do so if you are authorised to release such information by the data subject. The information you provide is subject to the Privacy Notice of the firm, which is available upon request. You may request confirmation of the information we hold about you, to which we will respond within 30 days. You consent to us or any company associated with us, processing your personal data in accordance with the Privacy Notice of the firm. If you wish to obtain a copy of the firm's Privacy Notice, please be in contact with us in writing at London Mortgage Partners Ltd, 1 Mark Square, Hackney, London EC2A 4EG or by phone on 0203 865 1049. We may undertake checks via credit reference and fraud prevention agencies to manage your account with us. Please note that these checks should not affect your credit rating. Furthermore, any of our Product Providers (including Credit Providers), may also undertake checks via credit reference and fraud prevention agencies to obtain information with regards to your credit profile. This may affect your credit rating. We may communicate with you via various methods including email. Although all of our emails are scanned for viruses, it is recommended that any attachment(s) be scanned by yourselves as we cannot be held liable for any loss or damage caused by software viruses. If you choose to communicate with us via email, please be aware that email communications without the use of encryption, may not be the safest method of communication. If you wish to guarantee the safety and confidentiality of any information you send to us via email, encryption methods should be used.

I/we hereby confirm that I/we have received, read and understood this Terms of Business Agreement and understand that this forms the terms of business between myself/us and London Mortgage Partners Ltd.

(Applicant One)

Name: _____ Signature: _____ Date: _____

(Applicant Two)

Name: _____ Signature: _____ Date: _____