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| Close-up image showing the leaf-sides of two oversized books side-by-side on a bookshelf, with additional books in soft focus background |
| Financial Pros  Information about our services |
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OUR STANDARD AGREEMENT: ABOUT US AND HOW WE WORK WITH YOU

Financial Pros is a trading name Mortgages and Financial Solutions Ltd, 212 Bradford Road, Fartown Huddersfield HD1 6LJ is authorised and regulated by the Financial Conduct Authority. FCA Number 802623.

you can check this on the FCA’s Register by visiting the website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

Client Classification

**Non – investment and general insurance**

Financial Pros classifies all clients as ‘consumers’ for non-investment insurance business, which means you are afforded all protections under the rules of the Financial Conduct Authority.

Should we need to classify you differently we will discuss this with you, however, you should aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

**Mortgages**

Financial Pros classifies all mortgage customers as ‘clients’, which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should we need to classify you differently we will discuss this with you, however, you should aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Our Commitment to You

Prior to providing you with any advice we will take time to understand your current needs, circumstances and attitude to risk (where applicable). Any advice provided will be confirmed to you in writing.

Financial Pros takes all our regulatory responsibilities very seriously and we ensure that all our staff are required to demonstrate their competence to undertake their role and our business is structured in a manner that is designed to meet in full all the requirements set by our regulator, the Financial Conduct Authority.

Methods of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, E-mail, Telephone, Letter & Fax

Language

Please note that all our communications and documents will be provided to you in English.

Client Money

Financial Pros **does not handle clients’ money.** We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

Introductions to a Third Party

We may receive a fee for making introductions to third party product or service providers. Should we receive a fee we will confirm in writing to you what that fee will be.

When acting as an introducer, marketer or promoter of a scheme, no responsibility is accepted for any matters arising from the referral to the scheme product provider. It is your responsibility to ensure that you enter into separate Terms & Conditions with the third-party advisor.

Data Protection

For details of our Data Protection policy, please see our Data Protection Notice, which will be provided separately to you.

NON – INVESTMENT AND GENERAL INSURANCE SERVICES

Non-Investment and General Insurance Permissions

Financial Pros is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts.

We are an insurance intermediary and act on behalf of clients and not insurers.

Non-investment Insurance Services

We offer a personal recommendation on the basis of a fair and personal analysis of the market

What Will You Have to Pay Us for This Service?

No fee for non-investment insurance, we will be paid commission by the provider.

Conflicts of Interest

We have a legal and regulatory obligation to take all appropriate steps to identify and to prevent or manage conflicts of interest from arising.  In the event of any of our business interests or activities creating a potential conflict of interest we will ensure that we take all appropriate steps to manage the potential conflict by maintaining robust systems, controls and staff training.  In the unlikely event that we are unable to prevent the potential conflict, we will fully disclose to you, the general nature and/or sources of conflicts of interest and the steps taken to mitigate those risks.

Further details of our conflict of interest policy are available upon request.

MORTGAGE SERVICES

Whose Products We Offer

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

Alternative Finance Options

We offer the following alternative finance options:

A further advance from an existing lender

A second charge mortgage

A re-mortgage

Which Service Will We Provide You With?

We will advise and make a recommendation for you after we have assessed your needs.

You may request an illustration from your adviser whenever our firm provides you with information specific to the amount you want to borrow following assessment of your needs and circumstances.

What Will You Have to Pay Us for This Service?

An application fee of £199 payable in advance and £695 broker fee payable on receipt of mortgage offer for providing advice and submitting your mortgage application, we will also receive and retain any commission paid by the lender when your mortgage completes. This amount will be confirmed by the lender in their disclosure document and in our suitability letter.

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

Refund of Mortgage Fees

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

No refund of our fee if the lender rejects your application, this will cover our administration costs.

No refund of our fee if you decide not to proceed, this will cover our administration costs.

CONSUMER CREDIT

We make no charge for any advice in relation to consumer credit activities.

IMPORTANT INFORMATION

Accounting to You

We will forward to you any documents we receive in relation to business transacted as soon as practicable; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you*.*

Complaints

If you wish to register a complaint, please contact us in writing at address at the front of this agreement or telephone us on 01484 311777 or 078133 75620

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. [http://www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk/).

Compensation Arrangements

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, details are available at [www.fscs.org.uk](http://www.fscs.org.uk) or call 0800 678 1100.

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category (listed below).

**Protection and non-Investment Insurance mediation**

Protection is at 100% without limit, where the claim is in relation to a long-term care insurance contract that is a pure protection contract, or the claim is in respect of a liability subject to compulsory insurance.

In all other cases: 90% of the claim without limit.

**Mortgages**

Mortgage advising and arranging is covered for 100% of the first £85,000, so the maximum compensation is £85,000 per person per firm.

**(Please note that the FSCS does not cover buy to let mortgages)**

Clients Consent

This is our standard agreement upon which we intend to rely. 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.

I/We agree that this standard agreement will come into effect from the date of issue.

Client Name(s) X-------------------------------------------

X-------------------------------------------

X--------------------------------------------

Client Signature(s) X--------------------------------------------

X--------------------------------------------

X--------------------------------------------

Date of receipt ………………………………………