**Our Mortgage Services & Costs**

**It is important you read this document as it sets out important information about us, our services, and the protections you have when engaging with us. If you are unsure about any of the information below you should contact us immediately for further guidance.**

**The Financial Conduct Authority**

This document is issued on behalf of Capital B Property Finance of 20th Floor, Broadgate Tower, 20 Primrose Street, London, EC2A 2EW who can be contacted on 0333 121 4080.

Capital B Property Finance is a trading Style of Capital B Property Finance Ltd.

Capital B Property Finance Limited 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. Our Financial Services Register number is **913612.**

**Our Services**

For 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 that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

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.

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| **You may wish to add a text box to ensure the firm’s charges are prominently highlighted to the client.****You may wish to add a text box to ensure the firm’s charges are prominently highlighted to the client.****The Costs of our Service** We charge a fee of up to 1% with a minimum charge of £495 for providing advice and submitting your mortgage application. This fee becomes payable on offer or on completion depending on the individual circumstances of the application. This will be agreed with your advisor prior to proceeding with your application. We will 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. 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**

It should be noted we do not provide a refund should you decide not to proceed with the mortgage loan after an acceptable offer has been produced by the lender and the fee has been agreed as payable upon offer.

**Our Ethical Policy**

We are committed to providing the highest standard of advice and service possible. The interest of our customers 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;
* seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required; and
* Where possible we will adapt our communication means with you according to your needs. Please discuss this with us.

**Instructions**

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

**Complaints**

If you wish to register a complaint, please write to **Complaints Department, Capital B Property Finance, 20th Floor, Broadgate Tower, 20 Primrose Street, London, EC2A 2EW** telephone **0333 121 4080 or email Chris Borwick at cborwick@cbpf.co.uk.**

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 themon0800 023 4567. The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services.

**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 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 English Courts.

**Force Majeure**

Capital B Property Finance Limitedshall 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.

I/We are aware of the costs of the services and agree to the amount and timing of these. My/Our preferred method of paying these costs is (please tick as appropriate);

**By direct payment**

(where possible) **By inclusion on the mortgage loan**

*You must be aware that adding our fees to the mortgage loan will increase the total amount you pay over the term of that loan as the lender will apply their interest charges to this amount*

Client Name ....................................................

Client Signature .....................................................

Dated .....................................................

Client Name ....................................................

Client Signature .....................................................

Dated .....................................................