



Important Information about our mortgage services

Mortgage and Insurance Professionals

**F11
Moulton Park Business Cntr
Redhouses
Moulton Park
Northampton
NN3 6AQ**

1. Whose mortgages do we offer?

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

2. What will you have to pay us for this service?

- No fee.
- We aim to ensure that all our clients are treated fairly and therefore our fees are structured in line with the complexity of your case and work involved. In line with this our Brokerage fee has been structured in two levels, Prime and Complex. It is very important that you give us full, accurate and honest information, to enable us to give you the most appropriate advice, this will enable us to always tell you how much we are going to charge you for carrying out your work before we approach the lender and you can be sure we are offering you a clear, fair and transparent service. This document must be read in conjunction with the Client Agreement. Should any term in lenders documentation conflict with this agreement or the Client Agreement, this agreement shall prevail. Please see section on page 4 "Additional Information" for full details of what qualifies as a prime case.

Prime Cases Fees

We will provide you with a free initial consultation and quote. Our brokerage fee shall be £495 for processing your mortgage application, payable on your agreement to submit your full application to the lender, following a receipt of a Successful Decision In Principle from the lender. In certain circumstances lender(s) agree to pay us a fee for submission of the case to them, this assists us to keep our fee at the lowest level, this is called a procuration fee the procuration fee and the broker fee are the total we require to deal with your case, unless you instruct us to carry out further work for you. The procuration fee is paid by the lender unless the case is cancelled.

On occasions there may be additional services required, where this is the case additional fees may become due, a list of possible other charges can be found in the attached 'additional service fee tariff', on page 5.

Please note that should it become apparent that your case, due to you not fully advising us of your full situation (for example, employment and/or income details, credit history and/or monthly outgoings) becomes more complex, it may become necessary for us to review our fee, under the Complex cases fee tariff. Where this is necessary, you will be fully informed

Complex Cases Fees

As we offer a bespoke service and the level of complexity of your application can vary, our charges can vary depending on the amount of work required. Our fees are charged at £150 per hour; however, to ensure you are aware of the costs, we shall agree a fee with you, which shall be detailed on the Mortgage Illustration; of which a non-refundable £299 is on your signature on our Client Agreement instructing us to act on your behalf. The remainder of our fee becomes due when you agree to us submitting your information to the lender.

Without prejudice, Generally our fee can be added to your mortgage and can be paid on completion providing we have agreed this in writing.

In certain circumstances lender(s) agree to pay us a fee for submission of the case to them, this assists us to keep our fee at the lowest level, this is called a procuration fee the procuration fee and the broker fee are the total we require to deal with your case, unless you instruct us to carry out further work for you. The procuration fee is paid by the lender unless the case is cancelled.

Please note that this document forms part of our Contract with you and should be read in connection with the Client Agreement .Mortgage and Insurance Professionals is a trading style of Mortgage Compare Limited, which is authorised and regulated by The Financial Conduct Authority, under registration number 600521. Company Registered Office: F11 Moulton Park Business Centre, Redhouse Road, Moulton Park, Northampton, NN3 6AQ..



Where possible we shall endeavor to agree a fee with you prior to you making an application with a lender; however, if your case becomes more complex, due to you not fully advising us of your full situation (for example, employment and/or income details, credit history and/or monthly outgoings) it may become necessary for us to review our fee. Where this is necessary, you will be fully informed.

- Fee and refund of commission.

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

Refund of fees

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

- A full refund
- A refund of £
- No refund –**
We reserve the right to invoice you for work carried out at the rate noted in section 2 above if your application fails to proceed.

3. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Compliance Team, Mortgage and Insurance Professionals
F11 Moulton Park Business Centre
Redhouse Road
Moulton Park
Northampton
NN3 6AQ

... by phone 01604 439930

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

4. Are we 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 limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

5. Who regulates us?

Mortgage and Insurance Professionals is a trading style of Mortgage Compare Limited, which as shown on the Financial Services Register is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 600521.

Our permitted business is advising on Mortgages and Non-Investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

NB: Not all BTL mortgages are regulated by the Financial Conduct Authority and Professional Landlords may not be covered under the FCA regulations.

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ADDITIONAL INFORMATION

What qualifies as a Prime Case under our fee structures in section 2:

Prime Cases: To qualify for our prime fee you will have:

- No adverse credit (such as defaults, CCJs, missed secured loan payments within the last 6 years, no missed payments on any unsecured credit within the last 3 years, including mail order, credit cards, mobile phones, utilities or any other type of loan or credit facility)
- Will not have taken out any payday or doorsteps loans within the last 3 years.
- Are able to supply evidence of your full income, via way of payslips and P60s or SA302s and tax year overview summaries (or accounts signed off by a qualified accountant) for the last 2 years.
- Have been resident in the UK for the last 3 years and have permanent rights to reside
- Have fully disclosed all your credit commitments to us
- Have had at least 12 months continuous employment, or 2 years self-employment, with no breaks.
- The property you require a mortgage on is of standard construction, and not in need of renovation, it has no agricultural ties, has no livestock kept at the premises and is not used for any commercial purpose and is not above or adjacent to commercial premises.
- The purchase is a standard purchase, via selling agent or private individual, for example not being purchased via auction, or purchase undervalue or has a builders or vendors gifted deposit.
- The above list is not exhaustive, as there may be other unusual circumstances which would make your case more complex. If this is the case, your advisor will notify you as soon as we become aware of any facts which may make your case more complex.

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ADDITIONAL SERVICES FEE TARIFF

Our fee agreed in the Mortgage Illustration, will cover the required for the majority of mortgage application. However, on occasions, some clients require additional help, or additional work, where this is the case and the additional work will incur an additional cost, we will agree this with you prior to carrying out the additional work required, to ensure you fully understand any and all fees payable on your application.

Service	Fee
Home Visits	£150 per hour +45p per mile travel costs
Completion of Shared Ownership/Help to Buy forms/applications:	£50
Completion of other non-standard forms	£50
Obtaining extended offers – generally lenders offers are valid for 3 months, if you are unable to complete during this time it may be necessary for us to apply for an extension of offer.	£100
Resubmission of your application – where your needs change, such as loan amount, property, or other change in circumstances, it may be necessary for us to submit a new application to the lender.	£195
Increased complexity – where your application becomes more complex, due to facts that you did not make us aware of within our fact find meeting, it may be necessary for us to renegotiate our fee with you.	To be agreed with you.
Using your own solicitor – where you are using a solicitor, which is not on our panel. Please note that we find these can be more time consuming and extra work is required, we therefore charge	£199
Using Free Legal Solicitors – Some lenders offer or insist that you use a free legal service. Due to the complications and service we have found by using this type of legal service, we must charge an additional fee for the additional work involved.	£295

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about our insurance services

**Mortgage and Insurance Professionals F11 Moulton Park Business Centre
Redhouse Rod, Moulton Park
Northampton
NN3 6AQ**

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers for Life Insurance, Critical Illness Cover, Income Protection Insurance, Accident Sickness and Unemployment Cover and Buildings and Contents Cover.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Life Insurance, Critical Illness Cover, Income Protection Insurance, Accident Sickness and Unemployment Cover and Buildings and Contents Cover.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

- Fee for administration of your insurance, our charge is £500 – this will only become due on submission of the application to the provider and the provider is prepared to offer terms. **This fee will be offset against commissions we receive from the insurer and therefore not payable by you**, unless you fail to place the policy on cover and subject to retaining the policy throughout the insurers claw back period (generally 4 years). Please read our full Terms and Conditions laid out in our Client Agreement.
- Cancellation - The Insurer will pay us remuneration for the submission of your policy. Where the policy is cancelled prior to the expiry of the claw back period (generally 4 years) the insurers will claw back some or all of the monies paid to us, or cease to pay us monies due – In this event, Mortgage and Insurance Professionals reserves the right to invoice you for such lost/clawed back commissions.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

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You can check this on the *Financial Services Register* by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Compliance Department
Mortgage and Insurance Professionals
F11 Moulton Park Business Centre
Redhouse Road
Moulton Park
Northampton
NN3 6AQ

... by phone 01604439930

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we 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.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Company Details

Mortgage & Insurance Professionals is a trading style of Mortgage Compare Limited, which is authorised and Regulated by the Financial Conduct Authority, under FCA number 600521. Company registered address: F11 Moulton Park Business Centre, Redhouse Road, Moulton Park, Northampton, NN3 6AQ, under company number 08479134.

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Data Protection Notice and Privacy Notice

The purpose of this Notice

When we provide our services to you, we will collect personal information about you [and others] and we want to be open and transparent with you as to the types of information we collect about you, why we collect it, how we use it and who we may share it with.

The data controller of your personal information is Mortgage Compare Ltd, a limited liability company registered at F11 Moulton Park Business Centre, Redhouse Road, Moulton Park, Northampton, NN3 6AQ with company number 8479134

If you have any questions or concerns about our use of your personal information, then please contact us using the contact details provided at the bottom of this Notice in the 'How to contact us' section.

What type of personal information will be processed and why?

We may ask you to provide personal information by filling in hard copy forms and documents or by corresponding with us by phone, e-mail, and letter or otherwise or during the course of our meetings with you.

Types of personal information	Why we collect it
<p>Identity details including your name and date of birth.</p> <p>We may ask for copies of identity documents in which case we may collect details including your place of birth and residential address.</p>	<ul style="list-style-type: none"> • To carry out money laundering and financial checks and for fraud and crime prevention and detection purposes. • A copy of your identification documents may be sent to Lenders, solicitors, insurers, but only in relation to carrying out our contract with you. • We will only ever use copies of identity documents for this purpose. • We collect and process this personal information in order to comply with our legal and regulatory requirements. •
<p>Your contact details including your name, postal, phone and email address(es) and other personal details about you including your title, job title, marital status and date of birth.</p>	<ul style="list-style-type: none"> • To contact you in order for us to manage, administer and provide our services to you. • To respond to any correspondence and service-related enquiries you send to us in respect of our services. • To discuss products or services for which you apply or may be interested in applying for. • To manage any applications you make for products or services. • To communicate any updates to you including any changes to our services, the terms and conditions of any services which we have provided to you, any

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	<p>changes to this Notice and to our websites.</p> <ul style="list-style-type: none"> • To contact you in order to receive your feedback on our services and to participate in related surveys.
<p>Financial information relating to you, including pension contributions and current value, salary, bank account balances and transactions, credit card balances details of investments and payment card details.</p>	<ul style="list-style-type: none"> • To evaluate your eligibility for products, including making credit searches with credit reference agencies and fraud searches with fraud prevention agencies. • To enable us to advise you on your financial circumstances and the appropriateness of specific courses of action and products. • We collect and process this personal information for our legitimate business interests and contract basis of carrying out our work for you. • To enable you to make payments for our services. • We collect and process this personal information as is necessary for the entry into and performance of any agreements between us (i.e. to assess whether you are eligible for products, and once an agreement has been entered into between you and us, so that we can collect payments from your payment card) • This information will only be used for our legitimate and contract .basis.
<p>Details of your dependents (name, address and date of birth)</p>	<ul style="list-style-type: none"> • To enable us to provide you with services that you have requested that would involve, or have an impact on, your dependents (who may be adults or minors). Where those dependents are adults, please make sure that you have their permission to provide us with their personal information.
<p>Details of contact that we have had with you such as meetings with you, fact-finding discussions and documentation, recommendations, referrals and quotes.</p>	<ul style="list-style-type: none"> • To allow us to provide a professional service to you and to contact you with information about other services of ours that we think you may be interested in). • We collect and process this personal information for our legitimate business interests and contract basis.
<p>Details of services you have received.</p>	
<p>Client experience and other feedback and information you provide to us.</p>	<ul style="list-style-type: none"> • To review your feedback and experience with us so that we can improve our products and services for you and for our other clients. • We collect and process this personal information for our legitimate business interests (and we record calls both for quality and training purposes and to comply with our legal and regulatory obligations)..
<p>Information about complaints and incidents.</p>	
<p>Recordings of calls we receive or make.</p>	
<p>All of the personal information described above.</p>	<ul style="list-style-type: none"> • We may disclose your personal information to third parties where we are required to do so to comply with applicable laws and regulatory requirements including in circumstances where we are required to do so by a court Order, regulatory authority or any other third

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	<p>party with the lawful right to request and receive the personal information we hold about you (including law enforcement agencies and tax authorities).</p> <ul style="list-style-type: none"> • We may also use your personal information where it is necessary for us to take legal advice in order to establish our legal rights, to bring a claim against you or any related parties or to defend a claim from you or any related parties. • We collect and process this personal information for our legitimate business interests including to carry out our own internal business planning, compliance, training, audit and quality assurance purposes and under contract basis to perform our work for you.
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Depending upon the types of products and services you require, we may also need to collect information from and about you which the law considers to be sensitive, such as data about your physical or mental health, which we refer to as “**special category personal data**”. The special category personal data that we may ask you to provide, and the reasons why we ask you to provide it, are as follows:

Types of special category personal data	Why we collect it
Information about your physical or mental health or condition.	Certain products and services that you request may require this information. Specifically, in order for us to advise you on and to submit applications for health or life insurance products and services, we will need to collect information relating to your physical and mental health in order to obtain accurate quotes and to advise on the suitability of products (as insurance premiums and eligibility for products will in part depend on your physical and mental health). We will usually collect this information in the course of meetings with you, on specific questionnaires or in the process of completing an application form for such products and services.
Information about your sex life or sexual orientation.	Some providers may ask for this information in the course of your application for their products or services. We will never ask for this information for our own purposes.
Information about your racial or ethnic origin	Some providers may ask for this information in the course of your application for their products or services. We will never ask for this information for our own purposes.

We will only process the special category personal data listed above with your explicit consent. We ask for your consent to the processing of this data at the end of this Notice. You may choose not to provide us with this consent. **However, please note that if you do not provide us with your consent to collect and process the information listed in the table above:**

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- **We may not be able to advise you fully in respect of certain products and services which require this information** (in particular those relating to health or life insurance);
- **your application may be rejected by the providers of products and services which require this information; or**
- **The quotes for such products and services may be higher than would be the case if this information were provided.**

In some circumstances, we may receive information about you from third parties. In particular, we will receive information about you from Credit Reference Agencies and Fraud Prevention Agencies. This may include details of the products and services you have applied for, those lenders, finance and credit organisations with whom you have (and have had) an agreement with, the amounts advanced, the amount and frequency of repayments and whether you have made your repayments on time and in full. This will help us make the best possible assessment of your financial situation before we decide whether we can provide you with our services and/or recommend any specific products and services. It is in our legitimate interests to process your personal information for this purpose. We may also ask you to provide Letters of Authority to allow us to receive information about you from providers.

When we record communications

We, and persons acting on our behalf, may record and/or monitor communications (including telephone conversations over landlines and mobile phones, emails, instant messaging, chat rooms, fax and other electronic communications) between our staff and you. We only record communications between us in order to comply with our legal and regulatory requirements - as a regulated financial adviser; the law requires us to record these communications.

We may also record and/or monitor communications for training and quality assurance purposes but will always ask for your consent before recording communications for these purposes. If you choose not to provide your consent in these circumstances, we will still be entitled to record and/or monitor communications if we are under a legal obligation to do so (but will only be able to use the recordings for those purposes).

Who might my personal information be shared with?

We may disclose your personal information to the following categories of recipients:

- **to providers of financial services and insurance products and services in respect of whom you request** us to submit applications on your behalf and to receive updates from such providers in order for us to provide our services to you throughout the lifetime of our relationship with you;
- to our **suppliers and partners** in order for them to help us provide our services to you, this includes:
 - our **IT systems providers** to assist us with providing you with an efficient, modern and professional service;

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- our suppliers of **audit and regulatory compliance support services** who may review our records containing your personal information in order to audit and report to us on our compliance with applicable laws and regulatory requirements;
- our **accountants, solicitors, insurer(s) and insurance broker(s)** and any other provider of professional services to us;

- to **Credit Reference Agencies and Fraud Prevention Agencies** to help us make the best possible assessment of your financial situation before we decide whether we can provide you with services. We are also required to provide information to such agencies so that they can update the information which they hold about you and which they may share with other organisations;
- to **other financial institutions or regulatory bodies** with whom information is shared for money laundering checks, credit risk reduction and other fraud and crime prevention purposes;
- to a **prospective buyer** (and its agents and advisers) in the event we intend to sell any part of our business or its assets or if substantially all of our assets are acquired by a third party, in which case your personal information could form part of one of the assets we sell, provided that we inform the buyer it must use your personal information only for the purposes described in this Notice. We will never rent or sell your personal information other than as part of a sale of our business;
- to any **national and/or international regulatory, enforcement body, government agency or court** where we believe disclosure is necessary
 - (i) as a matter of applicable law or regulation (including where we are required by law to provide information to organisations such as HMRC),
 - (ii) to exercise, establish or defend our legal rights, or
 - (iii) to protect your vital interests of those of any other person; and

- to any **other person with your consent** to the disclosure or where we are permitted to do so by law.

Our legal basis for processing personal information

Our legal basis for collecting and using your personal information will depend on the personal information concerned and the specific context in which we collect it. In respect of the personal information and the purposes for which we may process your personal information which are set out in this Notice, we have confirmed the legal basis upon which we collect and process your personal information in the 'What type of personal information will be processed and why?' section above.

If we ask you to provide personal information to comply with a legal requirement or to perform a contract with you or with your explicit consent, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information).

Similarly, if we collect and use your personal information in reliance on our legitimate interests (or those of any third party), we will make clear to you at the relevant time what those legitimate interests are.

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If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us using the contact details provided under the "How to contact us" heading below.

International Data Transfers

Your personal information may be transferred to, and processed in, countries other than the country in which you are resident. These countries may have data protection laws that are different to the laws of your country (and, in some cases, may not be as protective). Specifically, our IT programmers and servers are located in Ireland.

However, we have taken appropriate safeguards to require that your personal information will remain protected in accordance with our own standards, this Notice and applicable law. These include encrypted virtual private network connectivity to the servers maintained in Ireland and nil data transfer of any personal data out of the servers in Ireland over this connectivity. Only named Engineers have been provided specific access to our servers.

We currently engage a company called Qruize for IT Infrastructure Management Support, who are based in India. We have ensured that Qruize meet the required privacy and security requirements through our contract with Qruize. You can find out more about Qruize here <https://www.qruize.com/>. Qruize follows ISO 27001 based security policies for its IT environments.

Your data protection rights

You have the following data protection rights:

- If you wish to **access, correct, update or request deletion** of your personal information, you can do so at any time by contacting us using the contact details provided under the "*How to contact us*" heading below;
- In addition, you can **object to processing** of your personal information, ask us to **restrict processing** of your personal information or **request portability** of your personal information. Again, you can exercise these rights by contacting us using the contact details provided under the "*How to contact us*" heading below.
- You have the right to **opt-out of marketing communications** we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send you. To opt-out of other forms of marketing (such as postal marketing or telemarketing), then please contact us using the contact details provided under the "*How to contact us*" heading below.
- Similarly, if we have collected and process your personal information with your consent, then you can **withdraw your consent** at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. For specific information about our processing of your sensitive category personal data with your consent, please see the "*Your consent to us processing your special category personal data*" heading below.
- You have the **right to complain to a data protection authority** about our collection and use of your personal information. For more information, please contact your local data protection

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authority. (Contact details for data protection authorities in the European Economic Area, Switzerland and certain non-European countries (including the US and Canada) are available at http://ec.europa.eu/justice/data-protection/article-29/structure/data-protection-authorities/index_en.htm.)

We respond to all requests we receive from individuals wishing to exercise their data protection rights in accordance with applicable data protection laws.

Data retention

We retain personal information we collect from you where we have an ongoing legitimate need to do so, for example:

- to provide you with a product or service you have requested us to provide,
- to perform our contractual obligations to you;
- to comply with applicable legal, tax or accounting requirements;
- to defend or manage any claims or complaints between us, you and any relevant third party including taking legal advice in respect of such claims in order to establish, exercise or defend our legal rights or such claims. This would include complaints and claims which you may bring against us or which are submitted to a court, regulatory authority or ombudsman.

When we have no ongoing legitimate need to process your personal information, we will either delete or anonymise it or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

Updates to this Notice

We may change or update this Notice in order to maintain our compliance with applicable law and regulation or following an update to our internal practices. When we update our Notice, we will take appropriate measures to inform you, consistent with the significance of the changes we make.

How to contact us

If you would like to contact us in relation to this Notice or if you have any other questions in respect of our processing of your personal information, please contact Loraine Gee at loraine.gee@mpro.co.

Communications about other products or services

We would like to contact you from time to time with details of new products, services, promotions, and other information which may be of interest to you. Please tick the relevant boxes below if you **want** to receive this information from us:

- by email
by post
by text message
by telephone

Please note that this document forms part of our Contract with you and should be read in connection with the Client Agreement .Mortgage and Insurance Professionals is a trading style of Mortgage Compare Limited, which is authorised and regulated by The Financial Conduct Authority, under registration number 600521. Company Registered Office: F11 Moulton Park Business Centre, Redhouse Road, Moulton Park, Northampton, NN3 6AQ..



Please tick the relevant boxes below if you **would like** to receive details of new products, services, promotions, and other information which may be of interest to you from Mortgage Compare Ltd.

- by email
- by post
- by text message
- by telephone

Your consent to us processing your special category personal data

As explained above, we can only process the special category personal data listed in the table on page 3 with your explicit consent. We ask for your explicit consent to the processing of this data below. You may choose not to provide us with this consent. However, **please note that if you do not provide us with your explicit consent to process the special category personal data listed above, this may affect our ability to advise you on your options and it may limit the products and services which are available to you and may result in your application being rejected or result in higher quotes being provided to you** (in particular those relating to health or life insurance).

Do you consent to us processing the special category personal data listed in the table on page 3?

- Yes
- No

Applicant One Signature

Date

Applicant Two Signature

Date

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