

**mortgages for  
Professionals**

Registered Office:  
111 Charterhouse Street  
London, EC1M 6AW  
Registered in England No: 6286299

**1 The Financial Services Authority (FSA)**

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The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

**2 Whose mortgages do we offer?**

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- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender.

**3 Which service will we provide you with?**

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- We will advise and make recommendations for you after we have assessed your needs
- You will not receive advice or recommendations 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 this service?**

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- No fee (we will be paid commission from the lender.)
  - ✓ The commission received from the lender will be refunded to the client; or
  - ✓ Offset against the fee whereby any commission received in excess of the fee is refunded to the client.
- We charge a flat fee of £295.00 payable on application of your mortgage. In addition, we charge a completion fee of between 0% and 1%, (we will also be paid commission from the lender)
- We charge a flat fee of £295.00 payable on application of your mortgage, we will also be paid commission from the lender.
- No fee (we will be paid commission from the lender)

All broker fee's will either be paid on application or on completion of your mortgage, and this will be confirmed with your adviser prior to application.

You will receive a Key Facts Illustration when considering a particular mortgage which will tell you about any fees relating to it.

## **5 Refund of fees**

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

- A full refund is due if no mortgage offer has been issued.
- No refund is due if a mortgage offer has been issued.

## **6 Who regulates us?**

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Mortgages for Professionals is a trading style of Expert Info Limited which is an Appointed Representative of Bond Finance Limited, which is authorised and regulated by the Financial Services Authority.

Bond Finance Ltd's FSA Registered number is 310399. Registered office address; 111 Charterhouse Street, London, EC1M 6AW

Bond Finance Ltd's permitted business is advising on and arranging mortgages, and their appointed representatives have the same permissions.

You can check this on the FSA's Register by visiting the FSA's Website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## **7 What to do if you have a complaint**

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

- .....in writing** Write to Bruce Mainwaring. Bond Finance Ltd, 111 Charterhouse Street, London, EC1M 6AW
- ....by phone** Telephone 0870 240 3007

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

## **8 Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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 for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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