



about our mortgage services



Mortgages for Professionals
1 Royal Exchange Avenue
London
EC3V 3LT

1. The Financial Services Authority (FSA)

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?

- 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?

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

- [Standard Cases]** A broker fee of £295.00 is payable on application. We will also be paid a commission by the lender.
- [Non-Standard Cases]** A broker fee of £295.00 is payable on application. A further fee of up to 1% of the loan amount will be payable upon completion of your mortgage. We will also be paid a commission by the lender. Example: a loan for of £100,000, you pay £1,000 (1%) on completion of your mortgage in addition to the initial £295.00 fee you have paid.

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

- If you have paid a fee to Mortgages for Professionals and your mortgage does not complete, no refund is due if a mortgage offer has been issued.

6. Who regulates us?

Mortgages for Professionals is a trading style of Expertinfo Ltd which is an appointed representative of Bond Finance Limited, 1Royal exchange Avenue, London, EC3V 3LT which is authorised and regulated by the Financial Services Authority. Bond Finance Limited's FSA Register number is 310399.

Our permitted business is advising on and arranging mortgage.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

7. What to do if you have a complaint

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

...in writing Write to Bruce Mainwaring. Bond Finance Limited, 1Royal exchange Avenue, London, EC3V 3LT.

...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)?

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 compensation scheme arrangements is available from the FSCS.