



**Mortgages for Professionals  
1 Royal Exchange Avenue  
London  
EC3V 3LT**

## **Terms of Business**

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.

### **Who regulates us?**

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. It establishes the standards of good practice as to how mortgage lenders, intermediaries and their clients interact in the United Kingdom. Its focus is to ensure that clients are fully informed and protected when securing a mortgage. Please use the information in this document to decide if our services are right for you.

What is not regulated by the FSA?

- ✓ Buy-to-Let mortgages that fall outside the above criteria.
- ✓ Commercial mortgages and loans.

### **Whose mortgages do we offer?**

We offer mortgages from the whole market. We act for our customers, the customer and we are not the agent of any lender.

### **What level of service do we offer?**

#### **We offer full advice and a recommendation.**

During our initial meeting, we will complete a mortgage questionnaire to enable us to provide you with the most appropriate advice. We will also provide you with information relevant to your mortgage needs, covering such items as main repayment types and rates. Where you are seeking a mortgage that is intended to be backed by a regulated investment product and where you wish us to act for you in this respect, we will deal with this separately via Bond Wealth Management Ltd. This Terms of Business Letter relates to mortgages only.

## **Our key commitments to you**

### **We aim to:**

- ✓ Act fairly and reasonably in all our dealings with you.
- ✓ Give you information on our services in plain language, and offer help if there is any aspect you do not understand.
- ✓ Unless you have already decided on your mortgage, help you fit your current needs and circumstances.
- ✓ Help you to understand the financial implication of a mortgage.
- ✓ Help you to understand how your mortgage account works.
- ✓ Correct errors and handle complaints speedily.
- ✓ Consider cases of financial difficulty and mortgage arrears sympathetically and positively.
- ✓ Ensure that all services and products comply with the relevant laws and regulations.

## **How are we paid?**

Once we have recommended a mortgage product, a processing/broker fee will be charged. The charges for arranging residential and commercial mortgages will be detailed to you. We will also be paid commission from the lender. It is possible that we will receive fees in relation to affiliated policies that may be purchased such as building and contents insurance.

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

## **Termination of authority**

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated, which will be completed according to this 'Terms of Business' unless otherwise agreed in writing. You will be liable to pay for any transactions made or carried out prior to termination and any fees which may be outstanding.

## **Confidentiality & Data Protection**

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us (such companies include, for the avoidance of doubt, those within the Bond Group and any persons or entities of any nature whatsoever with which it is associated or allied from time to time) processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FSA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying our operations on the information or data.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related

marketing purposes in which we think you may be interested. The information provided may also contain sensitive personal data for the purposes of the Act.

If you are unhappy for us or any company associated with us to contact you for marketing purposes, please tick this box.?

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 0870 240 3007 or in writing at 1 Royal Exchange Avenue, London EC3V 3LT.

You may be assured that we and any company associated with us will treat all personal data as confidential and will not process it other than for legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

## **Clients Consent**

I understand and consent to the above terms and I hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I agree that the terms will come into effect from the date of issue.

Client 1 Name -----

Client 1 Signature -----  
(by signing this declaration, you hereby give us authority to submit your details to the chosen provider)

Date -----

Client 2 Name -----

Client 2 Signature -----  
(by signing this declaration, you hereby give us authority to submit your details to the chosen provider)

Date -----