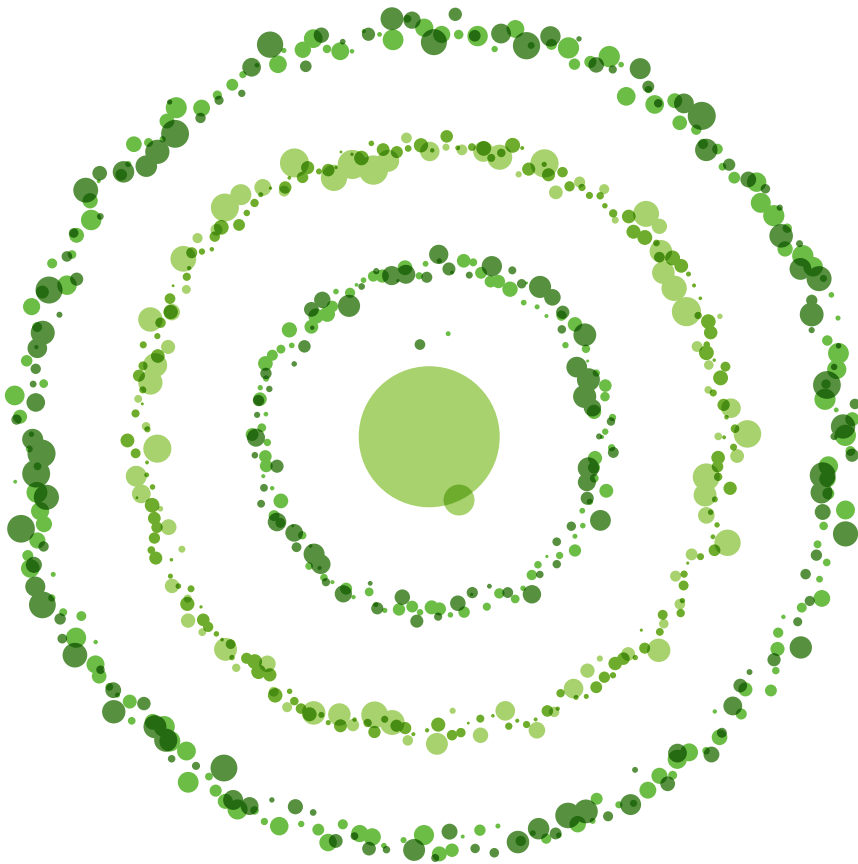




Service proposition

Mortgages



Mortgage advice package – finding the right loan for you

Your mortgage is likely to be your largest monthly outgoing and a property your biggest and most important purchase. We help this to happen and source the most suitable mortgage available to meet your needs. We will also offer advice on insurance protection to ensure you are financially protected should your family lose an income.

Our status

Inspirational Financial Management Ltd. (IFM) is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 223511. You can check this on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk>. Our registered office address is Woodland View House, 675 Leeds Road, Huddersfield, West Yorkshire, HD2 1YY, registered in England & Wales no. 03539537.

About our services

Insurance

We select protection insurance products from a wide range of policies and providers representative of the whole market.

Mortgages

We advise on first charge regulated residential mortgages, including direct deals and existing lenders. We do not advise on second charge mortgages, unsecured or commercial loans. We also advise on buy-to-let mortgages, which are not always regulated. We are a registered consumer buy to let advising and arranging firm.

Equity release & home reversion

We offer advice on all available products including existing loans.

Financial Services Compensation Scheme

We are covered by Financial Services Compensation Scheme; if we are unable to meet our obligations to you, you may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim:

- Mortgage: advising and arranging is currently covered for up to £85,000.
- Insurance: advising and arranging is currently covered for 90% or 100% of the claim, without upper limit.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme <http://www.fscs.org.uk>.

Complaints

Should you wish to complain please contact us, in writing at: Woodland View House, 675 Leeds Road, Huddersfield HD2 1YY; by telephone on: 01484 518777. Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS) who is our Alternative Dispute Resolution provider within six months of the date of our final letter: The Financial Ombudsman Service,

Exchange Tower, London, E14 9SR. Tel: 0300 1239123. E-mail: complaint.info@financial-ombudsman.org.uk. Web: www.financial-ombudsman.org.uk for further information.

Jurisdiction

English Law governs this agreement and the parties of this agreement hereby submit to the exclusive jurisdiction of the English Courts.

Rights of Third parties

These terms of business exclude any rights, which may be conferred upon third parties by the Contracts (Rights of Third Parties) Act 1999.

Assignment

We may assign any or all of our rights under any Agreement on giving you not less than one week's written notice. You may not assign, subcontract or encumber any right or obligation under any Agreement, in whole or in part, without our prior written consent, at our sole discretion.

We do not handle clients' money

We are not authorised to accept client money and therefore we never accept a payment made out to us unless it is in settlement of our fees or disbursements. All other payments must be made payable to the product provider.

Money laundering regulations

We are required by law to verify the identity of all our clients. We cannot proceed with any application without this verification. We may also check the Financial Sanctions list. We may do this electronically.

Conflicts of Interest

We do not have any arrangements that would cause our interests to conflict with yours in the normal course of events. There may be situations where a conflict of interests arising between us or between you and another of our clients; if this happens or we become aware of any potential for conflicts of interest, we'll write to you and ask for your consent to proceed before we carry out any further business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.

Duty of disclosure

We will base our recommendations on information you have given to us, it is important that you give us full information in order that we may provide the best advice for your needs and circumstances. Consumers: please note that if you deliberately or recklessly fail to disclose any material information to your insurers, and us this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are a commercial insurance customer you have a duty of fair disclosure.

How we charge for our services

Insurance advising and arranging	
Initial advice & arrangement	No fee – we are paid commission by the provider
Mortgage advising and arranging	
Fee payable on offer plus any commission paid by the lender	£675
Equity release advising and arranging	
Fee payable on offer plus any commission paid by the lender	£1,295

VAT

Arranging and advising on mortgages and insurance is VAT exempt. If we undertake services unrelated to these activities then VAT might be payable; we will tell you if you have to pay VAT.

Commencement and Termination

These terms of business take effect from the date they are given to you and will apply until either terminated or superseded by any new terms, which we may give to you prior to any new services being undertaken. Either party may terminate this client agreement at any time. Notice of termination must be given in writing and will take effect immediately upon receipt. Termination will be without prejudice to the completion of transactions already commenced on your behalf or any rights or obligations already arising. You would be expected to pay for any costs incurred up to the date of termination or a due proportion of any fees previously agreed.

Client Agreement

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully. If you do not understand any point please ask for further information.