



Our Mortgage & Insurance Proposition

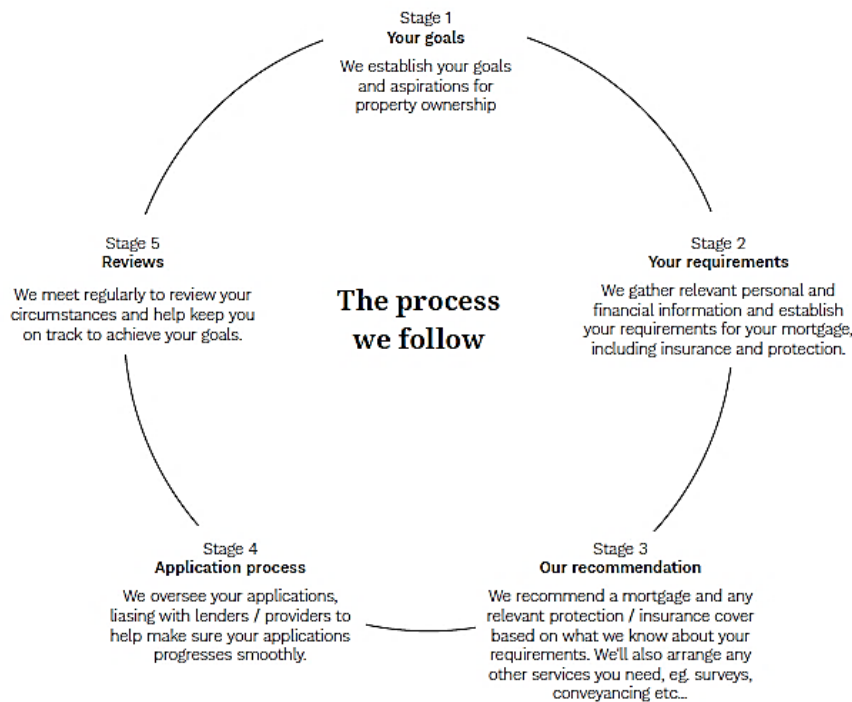
About us

Mortgage Matchmakers Ltd aim is to provide an exceptional service to both private and corporate clients. Our clients come from all walks of life and have a wide variety of Mortgage and Protection needs, however, one thing our clients have in common is the expectation to receive a 5 star service.

Our aim is to find you the right mortgage based on your individual needs and circumstances and at the same time, our advisers will talk you through your options around protecting your home, business, belongings, health and loved ones.

- Mortgage professionals including Buy to Let Mortgages
- New Build mortgage specialists including the Government Help To Buy scheme.
- Protection specialists including Business Protection

- Helping you to buy your home...and keep it.
- Telling you everything you need to know.
- Keeping you informed every step of the way.



Supporting our clients

We understand that from time to time our clients may find themselves dealing with circumstances which could mean they are potentially vulnerable. For example, a change in health, caring for a family member or coping with the loss of a loved one. There are many different types of vulnerability, and what makes one person vulnerable might not affect someone else. When we are vulnerable, our need for financial advice may change. However, admitting vulnerability or seeking help can sometimes feel hard.

If this is something you would like to discuss with your adviser, please ask for a copy of our support guide. This guide is designed to help explain vulnerability and the ways in which we might be able to support you. If you feel any of the circumstances in the brochure apply to you, please talk to us.

We are a team of ex-high street bank Advisors & worked within the "Estate Agents – Financial Services" space since last 7 years. Collectively we have 25 years of experience and we have helped 1000+ clients through many changes and challenges in the mortgage solutions space. Every firm is individual and distinct, yet we share values and standards with each other – for the benefits of our clients.

At Mortgage Matchmakers we work together to:

Make sure we work to the highest standards of compliance and regulation.

Fully research the financial products available and work with product providers to secure the best solutions for our clients.

Access correct training and professional development.

Sustain quality standards in the advice we give our clients.

To maintain these high standards, Mortgage Matchmakers may contact you directly to ensure your satisfaction and ask for your feedback.

We are proud of the personal difference we can make helping our clients and their families look forward to a better future with confidence and optimism.

Mortgages

Whose products do we offer?

Mortgages

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

Second Charges Mortgages

If you are purchasing a property with the help of a shared equity loan, our advice will also cover the shared equity second charge. We can advise on any other second charge mortgages. We might use a master broker for second charges Mortgages.

Which service will we provide you with?

We will advise and make a recommendation for you on a first charge mortgage after we have assessed your needs.

You may request an illustration from us for any regulated mortgage contract we are able to offer you whenever we provide you with information specific to the amount you want to borrow following assessment of your needs and circumstances.

What will you have to pay us for our service?

A fee of up to £1500 of the loan can be charged, payable on Mortgage Offer, subject to a minimum fee of £495.

The total fee will be based on your personal circumstances, employment record and credit history. We will provide you with written confirmation of your fee prior to the commencement of any chargeable activity. We will also receive commission from the mortgage lender in addition to the fees you pay. These fees are subject to the terms and conditions of your signed fee agreement.

If you'd like to know the range of commission payable from our lenders, please ask me for a list. You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Alternative finance options

If you are looking to increase borrowing secured on a property that you already have a mortgage on, the following alternative finance options may be available and may be more appropriate:

- A Further Advance from your existing lender
- A Second Charge
- An Unsecured Loan

Mortgage Matchmakers Limited does not offer advice on Unsecured Lending.

Our refund policy for mortgage fees

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

No refund of the fees you have paid.

Insurance

Whose products do we offer?

We can only offer products from a limited number of insurers for life assurance, critical illness cover, income protection, household insurance, accident, sickness and unemployment insurance and cash lump sum accident protection.

Please see the Insurance Proposition Summary leaflet for details of the insurers we offer insurance products from.

Business Protection

If you are a business owner we can arrange business protection by referral to one of our business protection specialists, limited to the insurance products available to us, as shown in the Insurance Proposition Summary leaflet.

Which service will we provide you with?

We are an insurance intermediary representing you, not any insurer. We will provide you with a personal recommendation after we have assessed your needs, limited to the insurance products available to us, as shown in the Insurance Proposition Summary leaflet.

What will you have to pay us for our service?

We arrange the policy with the insurer on your behalf; you do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium. The amount of commission will be disclosed separately should you purchase one of these protection products. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Buy to Let

A Buy to Let mortgage taken out for the purposes of business is not regulated by the Financial Conduct Authority (FCA).

Commercial Mortgages

Commercial Mortgages are not regulated by the FCA and we do not give advice on these. If you require advice on a Commercial Mortgage we will refer you to a master broker.

Who regulates us?

Mortgage Matchmakers Ltd is a Directly Authorised Firm and is regulated by the Financial Conduct Authority under FCA No 969678. Registered address: 44 West Plaza, Town Lane, Staines, TW19 7FG. Company no 11337679.

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

What to do if you have a complaint

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

...in writing

Write to: Complaints Management Team, Mortgage Matchmakers Limited, 44 West Plaza, Town Lane, Staines, TW19 7FG

...by email

enquiries@mortgagematchmakers.co.uk

Information about our internal complaints handling procedures is available free of charge, on request from the Complaints Management Team.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Ask us for a leaflet or contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower Harbour Exchange
London E14 9SR

Phone: 08000 234 567 or 0300 123 9123

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

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

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

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £85,000. Further information about compensation scheme arrangements is available from the FSCS.