



M & M Financial Services Ltd
Maple House, 382 Kenton Road
Harrow
Middlesex
HA3 8DP

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Our Mortgage & Insurance Services and Costs

The Financial Conduct Authority (FCA)

M&M Financial Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulated financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our Financial Services Register number is 431048.

Our Services

For Mortgages we are independent mortgage advisers and we will recommend a mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability.

We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Where you are increasing your borrowing we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we are able to deal directly with the lender on your behalf. It may be in your best interests to explore this option and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

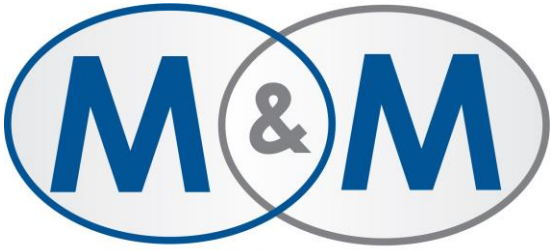
For protection and insurance contracts we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We do this based on a fair and personal analysis of insurers for term assurance, income protection, critical illness, building and contents, private medical insurance, accident sickness and unemployment.

The Cost of our Services

Mortgages

Typically we do not charge a fee for providing advice and submitting your mortgage application, however we reserve the right to charge a fee depending on the complexity of the advice required. Any fee will be disclosed and agreed with you prior to any work being started.

We will receive and retain any commission paid by the lender when your mortgage completed. This amount will be confirmed by the lender in their disclosure document.



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Should you wish you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.

Non-Investment Protection and General Insurance Contracts

We do not charge a fee as we will receive commission from the provider/insurer after the policy has been placed on risk.

Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- Be open, honest and transparent in the way we deal with you;
- Not place our interests above yours;
- Communicate clearly, promptly and without jargon;
- Seek your views and perception of our dealings with you to ensure it meets our expectations or to identify any improvements required.

Cancellation rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; condition, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

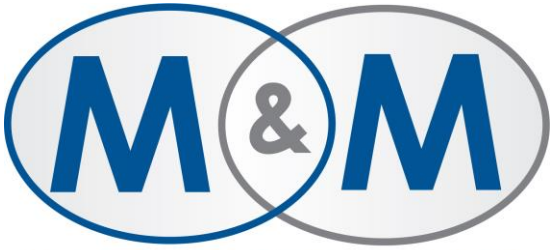
What to do if you have a complaint

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

....in writing **M&M Financial Services Limited, Maple House, 382 Kenton Road, Harrow, Middlesex HA3 8DP**

....by phone **020 8907 0956**

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



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Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will however accept oral instructions provided they are confirmed in writing.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at:

www.fscs.org.uk/what-we-cover/products

Client Verification

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

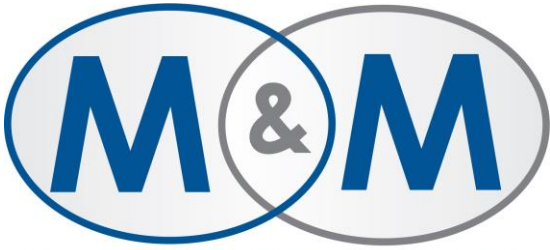
This agreement is governed and shall be construed in accordance with the Law of England and the parties shall submit to the exclusive jurisdiction of the English Courts.

Force Majeure

M&M Financial Services Limited shall not be in breach of this agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving 7 days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.



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DECLARATION

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

I/We are aware of the costs of the services and agree to the amount and timing of these. My/Our preferred method of paying these costs is (please tick as appropriate);

By direct payment

(where possible) **By inclusion on the mortgage loan**

You must be aware that adding our fees to the mortgage loan will increase the total amount you pay over the term of that loan as the lender will apply their interest charges to this amount

Client Name

Client Signature

Dated

Client Name

Client Signature

Dated