

# Perry View Mortgages & Financial Services

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## What we do & how we charge

We are a financial planning business, focused on helping you understand and plan for your financial future. This information is designed to give you an idea of:

- **What we do and how we do it (our services)**
- **What it is likely to cost and how you can pay us**

This document provides details about our services and how we charge, so it's important that you read it fully. If there's something you don't understand please ask us to explain it.

## Our services

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your needs. At our first meeting we will gather information about you to help define your needs and priorities.

Our services include:

- **Mortgage advice:** Whether you're buying your first home, moving home or looking to re-mortgage, our mortgage services are designed to provide you with the best mortgage solution for your needs.
- **Protection planning:** Providing advice on the best way to protect your mortgage, your family and your financial future.

We'll only start work once we have agreed our services and charges with you. We'll give you a copy of our **Client Agreement – mortgage and protection (terms and conditions)** which will set out the services we have agreed to provide and confirm how much this will cost.

## Our advice

### Mortgage advice

We advise on mortgages for business and non-business purposes and first charge and second charge loans. We advise on a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender. Our advice will be based on the most suitable mortgage product included within the range available to intermediary firms.

## Protection Planning

**Non-investment protection contracts** - we offer advice regarding non-investment protection products such as term assurance, income protection and critical illness from a range of insurers. We will provide you with advice and arrange the contract on your behalf after an assessment of your personal needs circumstances

**General Insurance Contracts** - we offer buildings & contents insurance, accident, sickness & unemployment (ASU) and Landlords Insurance from a range of insurers. We will provide you with advice and arrange the contract on your behalf after we have assessed your demands and needs for a particular type of insurance

## Alternative finance options

You should note that where we provide services in relation to increased borrowing on an existing mortgaged property there may be alternative options available to you that may be more appropriate. For example:

- You may be able to obtain a further advance from your existing lender, or obtain an unsecured loan for the additional funds.
- Where your existing mortgage is a first charge against the property, a second charge mortgage may be available and
- Where your existing mortgage is a second charge a first charge loan may be available.

## Our charges

All actual charges and fees (in pounds and pence) will be agreed with you before we do any work and we will explain your payment options too. We will also let you know where any fees are subject to VAT.

Service description	Charges
<b>Advising on Mortgages:-</b> <ul style="list-style-type: none"><li>• An initial meeting to find out more about you (we don't charge for this initial meeting)</li><li>• Agreeing your financial goals and objectives</li><li>• Establishing your attitude to mortgage risk</li><li>• Reviewing your current arrangements</li><li>• Undertaking research to identify appropriate products</li><li>• Providing a personalised report and recommendations</li><li>• Implementation of agreed recommendations</li></ul>	<p>We operate on a fee basis depending on the area(s) being considered:</p> <ul style="list-style-type: none"><li>• Our typical charge for mortgage advice is £395.</li></ul> <p>We'll provide you with a personalised quote for the work to be carried out before starting any work. Fees are payable when you apply for the mortgage. Further services will be subject to an additional charge.</p> <p>We may receive commission from the mortgage lender, which will be disclosed on the key facts illustration or European Standardised Information Sheet (ESIS) you will receive in relation to your recommended mortgage, in addition to the fee we have</p>

	charged you.
<p><b>Advising on Protection:-</b></p> <p>As above for mortgages, but with a focus on protection planning</p>	No fee is charged directly to you for our protection advice. We will receive a commission from the provider, which will be disclosed on the illustration you will receive in relation to your recommended product.
<p><b>One off advice service</b></p> <p>We appreciate that sometimes you may just be looking for help in a particular area on a one off /ad hoc basis. For example, you may just want us to review your current arrangement. You may just want a second opinion on advice provided by a third party.</p> <p>This service may be suitable if you're looking for a specific piece of one off advice, limited to a particular area. Our charge will be based on the amount of work required to meet your needs.</p>	We'll provide you with a personalised quote for the work to be carried out before starting any work.
<b>Payment options</b>	
<p>Charges can be paid in a number of ways:</p> <ul style="list-style-type: none"> <li>You can pay our adviser charges by cheque or Bacs payment; such payments are to be made to our parent organisation '<b>pi financial ltd</b>'. We do not accept payments by cash. Our charges will become payable on application.</li> <li><b>Mortgage Business:</b> We will receive and retain a commission from the lender when your mortgage completes. This amount will be confirmed by the lender in their disclosure document.</li> <li><b>Protection Business:</b> Where we are paid by commission we will tell you the amount before we carry out any business for you.  In some limited circumstances (for protection planning only) we may receive commission from a product provider in relation to an insurance product we have arranged for you. The amount of commission is a percentage of the total annual premium and we'll tell you the amount before we carry out business for you.</li> </ul>	

There may be additional costs and charges related to the mortgage product we recommend. You'll receive a Key Facts Illustration / European Standardised Information Sheet when considering a particular mortgage which will tell you about any fees relating to it.

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

- No refund if we have carried out credit searches/research/ product options and sourced a suitable provider.

Date of issue	
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Client name(s):	
Client signature(s):	
Date:	

**Signed on behalf of Perry View Mortgages & Financial Services**

Adviser name	Kevin Braddick
Adviser signature:	
Date:	