

About our Mortgage & Insurance Services and Costs

The Financial Conduct Authority

AMS (Access Mortgage Solutions) Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates 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 or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 602409.

Our Services Mortgages

Our mortgage services are limited to advising in first charge mortgage products only. We will consider all lenders we have access to before recommending a suitable mortgage product following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability.

When selecting a lender we will not consider those that are only available by going direct to them.

Where you are increasing your borrowing or consolidating existing loans you may have the option of:

- Arranging a separate second charge mortgage
- Taking out a further advance with your current lender
- Borrowing through an unsecured loan
- Whilst these may be more appropriate for you, we will not consider the merits of these when making our recommendations to you.

Insurances

Non-investment protection contracts - we offer non-investment protection, Term Assurance and Critical Illness from a range of insurers. We will provide you with price information only after you have provided us with your demands and needs for a particular type of product and cover.

General insurance contracts – we offer buildings & contents insurance from PaymentsShield. We will provide you with price information only after you have provided us with your demands and needs for a particular type of insurance.

The Costs of our Service

We charge a fee of £149 for initial processing payable on application. Plus a Broker fee of £1495 for providing advice and submitting your mortgage application. This fee becomes due on offer, payable on completion or 7 days after offer if you decide not to proceed.

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.

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.

Refund of fees

Please note our fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation.

Non-Investment Protection and General Insurance Contracts

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

AMS is a trading name of A.M.S. (Access Mortgage Solutions) Limited.

Registered Office: Venture House, Park Lane, Birmingham, B35 6LJ

Tel: 0121 351 3710 | Fax: 0121 351 3128 | info@amsmortgages.co.uk | www.amsmortgages.co.uk

Company No. 08444769

Authorised and regulated by the Financial Conduct Authority

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients 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 your 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; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Instructions

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

Complaints

If you wish to register a complaint, please write to **Access Mortgage Solutions, Venture House, Park Lane, Birmingham. B35 6LJ.** or telephone **0121 351 3710.**

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

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 <http://www.fscs.org.uk/what-we-cover/products>

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 for 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 FCA 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 out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade

AMS is a trading name of A.M.S. (Access Mortgage Solutions) Limited.

Registered Office: Venture House, Park Lane, Birmingham, B35 6LJ

Tel: 0121 351 3710 | Fax: 0121 351 3128 | info@amsmortgages.co.uk | www.amsmortgages.co.uk

Company No. 08444769

Authorised and regulated by the Financial Conduct Authority

proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

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 **0121 351 3710** or in writing at **Access Mortgage Solutions, Venture House, Park Lane, B35 6LJ**.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. 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.

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/Scotland/Northern Ireland and the parties shall submit to the exclusive jurisdiction of the English/Scottish/Northern Ireland Courts.

Force Majeure

A.M.S(Access Mortgage Solutions)Ltd 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.

DECLARATION

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

I/We are aware of the costs of the services and agree to the amount and timing of these.

Client Name

Client Signature

Dated

Client Name

Client Signature

Dated

AMS is a trading name of A.M.S. (Access Mortgage Solutions) Limited.

Registered Office: Venture House, Park Lane, Birmingham, B35 6LJ

Tel: 0121 351 3710 | Fax: 0121 351 3128 | info@amsmortgages.co.uk | www.amsmortgages.co.uk

Company No. 08444769

Authorised and regulated by the Financial Conduct Authority