

Monetary Solutions Ltd

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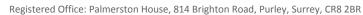
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Email: info@monetarysolutions.co.uk Website: www.monetarysolutions.co.uk

MORTGAGE & INSURANCE CLIENT AGREEMENT

www.monetarysolutions.co.uk

Monetary Solutions Limited is authorised and regulated by the Financial Conduct Authority. FCA Registration No 590335.



Registered as a Company in England & Wales, No: 04447357



Monetary Solutions Limited is authorised and regulated by the Financial Conduct Authority. FCA Number: 590335.

You can check this on the FCA's Register by visiting the FCA's website:

https://Register.ca.org.uk/ShPo_Homepage or by contacting the FCA on 0800 111 6768

Our Commitment to You

We will advise and make a recommendation or you after we have assessed your needs or mortgages, lie assurance and health insurance. Any advice provided will be confirmed to you in writing.

Complaints

I you wish to register a complaint please contact us in writing at the above address, or telephone us on 0208 760 9940. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. http://www.financial-ombudsman.org.uk

Compensation Arrangements

We have briefly set out some inormation about the Financial Services Compensation Scheme (FSCS below. I you would like urther inormation about compensation scheme arrangements, details are available at www.scs.org.uk or call 0800 678 1100.

Most othe products we advise on are covered by the Financial Services Compensation Scheme (FSCS. You may be entitled to compensation rom the scheme i product providers or we cannot meet our obligations. This depends on the type o business and the circumstances othe claim.

The actual level o compensation you will receive will depend on the basis o your claim. The FSCS only pays compensation or financial loss. Compensation limits are per person per firm, and per claim category (listed below

(Please note that the FSCS does not cover buy to let mortgages)

Mortgage advising and arranging is covered for 100% of the first £85,000 so the maximum compensation is £85,000 per person per firm.

Protection, non-investment insurance mediation.

Protection is at 100% without limit, where the claim is in relation to a long-term care insurance contract that is a pure protection contract, or the claim is in respect of a liability subject to compulsory insurance:

In all other cases: 90% of claim

Conflicts of Interest

We have a legal and regulatory obligation to take all appropriate steps to identify and to prevent or manage conflicts of interest from arising. In the event of any of our business interests or activities creating a potential conflict of interest we will ensure that we take all appropriate steps to manage the potential conflict by maintaining robust systems, controls and staff training. In the unlikely event that we are unable to prevent the potential conflict, we will fully disclose to you, the general nature and/or sources of conflicts of interest and the steps taken to mitigate those risks.

Accounting to you

We will forward to you any documents we receive in relation to business transacted as soon as practicable; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

Our Services

Monetary Solutions Limited is permitted to advise on and arrange mortgage and insurance contracts. We offer Residential Mortgages & Equity Release solutions.

With regard to any contract, which we have arranged for you, these will not be kept under review but we will advise you upon your request.

The firm does not handle clients' money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

Termination of our services

You or we may terminate our authority to act on your behalf at any time.

MORTGAGE SERVICES

Mortgages

Monetary Solutions Limited classifies all mortgage customers as 'clients', which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should we need to classify you differently we will discuss this with you, however, you should aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Scope of Advice

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

For second charges or consumer buy to let mortgages, we offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender.

We offer the following alternative finance options:

A further advance from an existing lender A second charge mortgage Consumer buy to let A re-mortgage Bridging Finance

We do not offer the following finance options:

An unsecured loan.

Our Charges

We would normally be paid a procuration fee by the lender of up to 0.5% for mortgages and consumer buy to let mortgages. For example, for a mortgage of £100,000 we would receive a fee of up to £500. For mortgages and consumer buy to let mortgages up to and including £150,000 we also charge a flat fee of £250 to research the market and advise you on the most appropriate loan for your needs.

The £250 is payable upfront and is only refundable if we cannot find a lender to place the mortgage with.

For a second charge mortgage we will be paid a procuration fee by the lender.

You may request an illustration from your adviser whenever our firm provides you with information, specific to the amount you want to borrow, following assessment of your needs and circumstances.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

INSURANCE SERVICES

Client Classification

Monetary Solutions classifies all clients as 'consumers' for non-investment insurance business, which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA). Your adviser will inform you should your circumstances dictate that we would need to classify you differently for non-investment insurance business. You should be aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Scope of Advice

We offer products from a range of insurers on the basis of a fair analysis of the market for example for Term Assurance, Critical Illness and Permanent Health Insurance.

Payment for Services

We will be remunerated for protection advice via a commission derived from the product provider. You will receive a Client Specific Illustration, which will detail any other fees relating to your particular insurance policy.

Accounting to You

We will forward to you all documents relating to your non-investment insurance contract(s) as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you

DATA PROTECTION

Full Details of our Data Protection statement and policy are in the document that was issued to you separately.

CLIENT CONSENT

DATA PROTECTION STATEMENT

Full Details of our Data Protection statement and policy are in the document that was issued to you separately.

This is our standard client 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.

How to withhold your consent

Please tick this box if you do no	ot consent to us processing any sensitive personal data.	
Please tick this box if you are h you for marketing purposes.	nappy for us or any company associated with to contact	
Please tick this box if you are hemail.	nappy for us to contact you for marketing purposes by	
Please tick this box if you woul (Registration Required)	ld be happy to receive documents from us by secure email.	
Please provide email address b	pelow:	
I/We agree that this client agre-	ement will come into effect from the date of issue.	
Client Name (s)	(1)(2)	•••••
Client Signature (s)	(1)(2)	
Date of Issue		