

## Terms of Business

### Who are we and what we do?

One 77 Mortgages Ltd prides itself on providing our customers with quality mortgage and protection advice. We offer independent advice on first and second charge mortgages, which means that we can find the right solutions for your individual needs. We will deal with your mortgage from an initial consultation right the way through to completion. We will also on your behalf, liaise with your lender, solicitor and estate agent to ensure a prompt completion of your transaction.

One 77 Mortgages Ltd, will treat you as an important individual and we promise to deal with you in a friendly, professional and suitable manner throughout the whole mortgage process.

One 77 Mortgages Ltd are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. One 77 Mortgages Ltd is entered on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) under reference 753474.

### What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- Personal and Family Protection, for example a Life Assurance or Critical Illness Plan.
- First & Second charge Mortgages, including Buy-to-Let.
- Bridging, Commercial and Development loans.
- General Insurance, for example Buildings and Contents.

For all the services described above, we will complete a detailed fact-find so we can understand your circumstances, specific needs and objectives. Following our research, we will provide a personal recommendation(s) for you to consider. With your agreement we will then implement our recommendation(s) and arrange any products on your behalf. We will ultimately act in your best interests at all times.

### Important Information

Before you consider our services in more detail, we would like to draw your attention to the following important information:

1. We will collect and store your personal and financial information which will be handled in accordance with our Customer Privacy Statement. We will also collect information from third parties such as employers and credit reference agencies, fraud prevention agencies and other organisations that may include sensitive personal data about your health, ethnic origin or criminal prosecutions.
2. We will use your personal information to provide our services to you and this may require us to pass your personal information to product providers or other financial firms.
3. We will use your personal information to inform you about similar products or services that we provide.
4. We may be required to pass on your personal information to the Financial Conduct Authority (FCA), Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) to help with an investigation or complaint or other authorities as required by law.

5. We will treat the provision of information by you to us, as confirmation that you have read and understood the basis upon which we are providing our services to you, as explained in this document.
6. Calls may be recorded for training and monitoring purposes.

We will not advise you if you are experiencing difficulties managing debts.

### **Information about our mortgage services**

#### **Whose products do we offer?**

We offer independent advice on first and second charge mortgages. We will make a personal recommendation 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.

When 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. We will only consider a second charge where we are able to deal directly with the lender on your behalf. It may be in your interests to explore the alternative of an unsecured loan, as this may be more suitable for you.

#### **How much will you have to pay for our services?**

We do not charge a fee for advice and arranging a mortgage. We will receive a commission from the Lender and the amount of commission we receive will vary depending on the type of Mortgage and the term of the Mortgage.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product including any fees relating to it. We can supply a full list of the commission payable from the lenders that we deal with.

### **Information about our Insurance services**

#### **Whose products do we offer?**

- Personal and Family Protection  
We offer a fair and personal analysis of the market for Life Assurance, Critical Illness Cover, Family Income Benefit and Income Protection.
- General Insurance  
We will pass your details on to Uinsure. They will give you personal advice based on your needs and situation.

#### **How much will you have to pay for our services?**

We do not charge a fee for advice and arranging any insurance product. We will receive commission from the insurer. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.