

## Stablegate Financial Services Ltd - **Our Mortgage and Insurance Services & Costs**

### The Financial Conduct Authority (FCA)

Stablegate Financial Services 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](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is **782050**.

### Our Mortgage Services

We are independent mortgage advisers and we will recommend a suitable mortgage following a review of your circumstances. This will include a detailed assessment of affordability. As 'Whole of Market' advisors, we will consider all products and lenders, however we will not consider any lenders which are only available by you going direct to them.

If you are increasing your borrowing we will consider the options of a remortgage, a second charge mortgage, or, if we can act on your behalf with your existing lender, a further advance. If we cannot apply to your existing lender for a further advance on your behalf, it may be in your best interest for you to explore this option directly with your lender.

You also have the further alternative of a personal unsecured loan, which may be more appropriate for you, however we do not advise or arrange personal unsecured loans.

### Our Insurance Services

#### Non-investment Protection Contracts

We are an intermediary and will act on your behalf when providing advice. We will make personal recommendations to you after assessment of your demands and needs of a particular type of insurance. We will do this based on a fair and personal analysis of insurers for: **Life Insurance, Income Protection & Critical Illness Cover.**

#### General Insurance Contracts

We are an intermediary and will act on your behalf when recommending an insurer based on your demands and needs for a particular type of insurance. We carry out a fair analysis of the market. The insurers we consider will be listed to you when we carry out our research. It will be your responsibility to ensure the policy we arrange meets your demands and needs for the following types of policy we can arrange: **Accident, Sickness & Unemployment Cover (A.S.U), Private Medical Insurance, and Buildings & Contents Insurance.**

### The Cost of our Services

#### Mortgage Costs

We charge a **fixed fee of £499.00** for providing advice and submitting your mortgage application. **This fee is payable to us upon submission of your mortgage application.**

When the mortgage completes we will also receive a commission from the lender. The amount payable will be confirmed by the lender in their disclosure document or mortgage offer. You can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation.

**Non-refund of Mortgage fees**

Please note our mortgage fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

**Insurance Costs**

We **do not charge a fee** for arranging insurances however will receive a commission from the provider after the policy is 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;

**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.

**Complaints**

If you wish to register a complaint, please write to **Stablegate Financial Services Ltd, Stablegate, 19a North Street, Bishops Stortford, Hertfordshire, CM23 2LD**. 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](http://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>

**Instructions**

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

**Stablegate Financial Services Ltd**

Stablegate | Sworders Yard | 19a North Street | Bishops Stortford | Hertfordshire | CM23 2LD

**office:** 01279 657586 | **mobile:** 07850 598972 | **email:** [george@stablegateuk.net](mailto:george@stablegateuk.net) | **web:** [www.stablegateuk.net](http://www.stablegateuk.net)

Registered in England. Registered Office: Stablegate, Sworders Yard, 19a North Street, Bishops Stortford, Hertfordshire, CM23 2LD. Registered No: 10663191. Stablegate Financial Services is Authorised and Regulated by the Financial Conduct Authority. FCA registration No. 782050.

**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**

**Stablegate Financial Services 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 agree to the services and costs set out in this agreement and agree to the amount payable and timing of these fees as follows:**

- £499.00 payable to us when we submit your mortgage application

**Name:**.....

**Signature:** .....

**Date:**.....

**Name:**.....

**Signature:** .....

**Date:**.....

**Stablegate Financial Services Ltd**

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