

Horsbur

Financial Services Limited

Personal & Corporate Independent Financial Advice

“We do” Independent Mortgage and Protection Review Service

Buying a house is likely to be the biggest financial decision you ever take so it makes sense to find a partner who can help you through the whole process. We at Horbury Financial Services Ltd believe that independent, professional advice can add significant value to our clients and to this end we have designed our comprehensive service proposition. Our focus is always on you, our client, and how we can help you achieve what you want from life. By partnering with us, you can be assured of our ongoing service throughout the life of your mortgage. As our relationship grows, we hope you will trust us with other areas of your financial life, such as retirement planning and investments.

Let us help you through the decision making process and find the right solution.

Our service includes:-

An initial discussion with your adviser at our expense	This is an important first contact. We need to understand what you want from an adviser and agree the type of service that would best suit your needs.
A detailed discovery meeting with your adviser.	In order to give you tailored advice, we'll need to know more about your personal and financial circumstances. A detailed discovery meeting allows us to identify any areas which may impact on our advice to you.
Budgeting analysis	We need to ensure that any purchase you make is affordable, both now and in the future. We do this by detailed analysis of your income and expenditure. This is a very important part of the process.
Detailed research	We use the latest sourcing systems to research the whole of the mortgage market to ensure you receive impartial, independent advice. This will include some deals only available direct from the lender.
Mortgage suitability report	Once we have conducted our detailed research, we will provide you with a written report outlining our recommendations.
Protection report	Our report will also cover other areas relevant to your mortgage, such as life and income protection, as well as protection of your property. Where appropriate we may recommend that you see one of our investment advisers for a full financial review
Review service	We offer an ongoing service and when your mortgage deal ends, we'll be in touch again to re-start the process. This will ensure you get a competitive rate through the lifetime of your mortgage. It also means we can take account of your changing circumstances or budget and make the necessary adjustments.

The cost for the above service is £99.00

Implementation	Once we have agreed on a solution for you, we will assist you with the implementation of your mortgage. We will complete all the necessary paperwork and our experienced administration team will track the progress of your application through to completion. If the most suitable mortgage is direct with the lender, we will put you in touch with the lender who will implement the mortgage.
Implementation fee	The cost of implementing your mortgage and any associated protection plans will be discussed fully with you and be payable within 14 days of completion of your mortgage. This fee is normally offset by any fee/commission received from a lender or provider.

Full details of our costs and services will be shown on our disclosure document, given to you at our first meeting.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

About Our Mortgage & Insurance Services & Costs

Authorisation Statement

Horbury 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 <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 225007.

Our Services

We offer products and services as follows:

Products

- **Mortgages** - we offer an Independent mortgage service. This means we offer a comprehensive range of mortgages from across the market and we will not place any restrictions on the mortgages we have access to but we will not consider deals that can only be obtained by going direct to a lender.

Services

- **Mortgages** – We will provide you with advice and arrange the mortgage product on your behalf after an assessment of your personal circumstances and requirements. This will include a detailed assessment of affordability
- **Non-investment protection contracts** - We will provide you with advice and arrange the contract on your behalf after assessment of your personal circumstances and needs.
- **General insurance contracts** – we can 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.

The Costs of our Services

Mortgages

For advising and arranging we charge a fee of £99.00 which falls due on provision of the advice provided to you in recommending a mortgage. We will also receive a commission from the provider for placing that business

This fee will be paid directly by you at the above time.

Refund of fees policy

Please note our fee, once paid, is non-refundable under any circumstances.

Please note our fee will be charged should the provider 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 after we have made a recommendation to you.

Non-Investment Protection and General Insurance Contracts

We do not charge a fee for advising and arranging as we will normally receive commission from the policy provider, after the policy is placed on risk.

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 provided they are confirmed in writing.

Complaints

If you wish to register a complaint, please write to **Horbury Financial Services Ltd** or telephone **01977 617975**.

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.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

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 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 **Paul Baker** or in writing to **40 Wakefield Road, Ackworth Pontefract, WF9 2DB**.

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.

Anti-money laundering

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 client agreement is governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

Force Majeure

Horbury 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 seven 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.