

www.mintzone.com

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## Data Protection access:

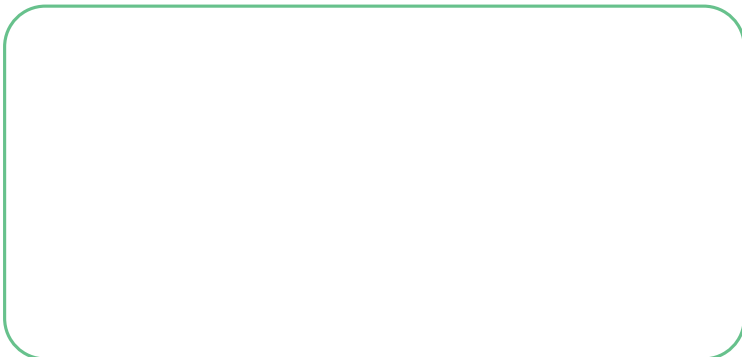
As an Individual/Firm authorised and regulated through Mint Financial Services Limited, we may be asked to provide the FSA with access to my/our customer records in order that they may carry out an audit of our activities. The FSA's ability to inspect my/our customer records promotes best practice in the industry and ensures that you continue to receive the best possible service from me/us. Such information will only be used for the purpose of compliance with regulatory requirements.

## Making a complaint:

My/our aim is to provide you with a first class professional and confidential service – should a complaint arise, in the first instance you should contact the Compliance Officer at Mint Financial Services Limited at the address below. His/her role is to objectively investigate your grievance and provide a response as to whether or not your complaint is upheld. A copy of our complaints procedure will also be made available to you at such time.

Thereafter, should the complaint not be resolved to your satisfaction, Mint Financial Services Limited will assist you in resolving it by referring it to the Financial Ombudsman Services.

## Your Local Adviser



Registered Office: Mint House | 10 -11 Napier Court | Gander Lane  
Barlborough Links | Derbyshire S43 4PZ  
Authorised and Regulated by the Financial Services Authority | Registered No. 4500273

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# Mortgage Terms of Business



helping you to make  
and save money

## Status:

Mortgage advisers are **either tied agents of a lender or a marketing group** for mortgage business, **and therefore act on their behalf**, or **they are independent and in so doing act on behalf of their client**.

As an Appointed Representative member of Mint Financial Services Limited, I/we offer independent mortgage advice service. I/We will review the market place to identify the most suitable product and the most suitable lender for you and therefore act on your behalf.

Mint Financial Services Limited is authorised and regulated by the Financial Services Authority (FSA) and the registration number is 217742.

The FSA assumed the powers to regulate mortgage activities in the UK with statutory powers with effect from 31 October 2004. It is important for you to know that mortgage lenders have agreed only to accept mortgage applications from Mortgage advisers who are authorized by the FSA.

## Scope:

As an Appointed Representative of Mint Financial Services Limited, I/we offer an impartial, independent mortgage planning service in line with FSA rules. I/We will arrange mortgages from the market as a whole, via my/our state of the art, mortgage-sourcing system and based upon the information given by the client during the mortgage review.

As your mortgage adviser, my/our role is to ensure that you are always given the highest quality advice and service, to enable you to make an informed decision about your borrowing requirements.

## Levels of service:

Under the terms of the regulation there are two levels of service available:

- a) Advised.
- b) Non-Advised.

As an Appointed Representative of Mint, I/We offer an Advised service in all cases in order that I/We can make an informed decision with you about your choice of your new mortgage.

## Provision of Information:

I/We shall also, using the FSA standardised Initial Disclosure Document (IDD) and Key Facts Illustration (KFI) provide you with information relevant to your mortgage needs, covering but not limited to such items as an explanation

of the main repayment methods, fees to be paid and the implications of taking out a mortgage before you enter into any mortgage transaction.

## Professional Indemnity:

Mint Financial Services Limited maintains professional Indemnity Insurance cover for the protection of clients and are covered by the Financial Services Compensation Scheme.

## Fees:

I/We may charge you a fee for the time spent researching the market on your behalf, the administration involved and other company expenses. My/Our Initial Disclosure Document will confirm to you what this fee may be.

Depending upon the mortgage lender chosen I/we may receive a fee for submitting your mortgage. Before you take out a mortgage I/We will tell you the amount of fee in writing. If the fee is less than £250 I/We will confirm that we will receive up to this amount. If the fee is £250 or more, I/we will tell you the exact amount. I/We will tell you the charges for any other service or product and include these in your Key Facts Illustration.

## On-going reviews

An integral part of my/our service to clients is to contact you periodically with a view to discussing and exploring how you could obtain better value from the market place as a follow on to any initial recommendations I/we make to you. You reserve the right not to agree to such on-going reviews and can request that I/we do not do this on an on-going basis. Please note that should you opt-out of this valuable service, then I/we cannot be held responsible for any loss, financial or otherwise howsoever caused as a result on your being unable to enjoy superior value and financial security from products and services available in the market place.

## Duty of privacy:

I/We will treat all your personal information as private and confidential (even when you are no longer a customer), except where disclosure is made at your request or with your consent in relation to arranging your mortgage.

