



## About our Services *Cost and Privacy Policy*

### Malvern View Mortgages Ltd

2 Bowler Road,  
Northway,  
Tewkesbury,  
Gloucestershire,  
GL20 8RZ.

T: 07814 853464

E: [wayne@malvernviewmortgages.co.uk](mailto:wayne@malvernviewmortgages.co.uk)

#### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

#### 2. Whose products do we offer?

Insurance	
✓	We will carry out a 'fair analysis' of the market in order to identify a suitable product. This means that we will compare products from a sufficiently large range of insurance providers for Non Investment Life Insurance, Critical Illness Cover, Income Protection, Accident Sickness & Unemployment and Home Contents Insurance.
	We only offer products from a limited number of insurers.
	We only offer products from a single insurer.
Mortgages	
✓	We offer mortgages from the whole market including second charge loans, but not deals only available direct through a lender.
	We offer mortgages from a restricted market of first charge loans only and not deals only available direct through a lender.
	We only offer mortgages from a limited number of lenders.
	We only offer mortgages from a single lender.



### 3. Which service will we provide you with?

<b>Insurance</b>	
✓	We will advise and make a recommendation for you after we have assessed your needs for Non Investment Life Assurance, Critical Illness Cover, Income Protection, Accident Sickness & Unemployment & Home Content Insurance.
	You will not receive advice or a recommendation from. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
<b>Mortgages</b>	
✓	We will advise and make a recommendation for you on mortgages after we have assessed your needs.
	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of mortgages that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

<b>Insurance</b>	
	A fee.
✓	No fee for arranging your Non Investment Life Assurance, Critical Illness Cover, Income Protection, Accident Sickness & Unemployment & Home Content Insurance. We will be paid commission based on the premium for any policy arranged
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	
<b>Mortgages</b>	
	No fee. We will be paid by commission from the lender.
✓	A fee of £149 will be payable upon completion of your mortgage application. We will also be paid commission from the lender.
	A fee of £499 will be payable upon submission of your application to the lender and a fee of 0.5% of the mortgage loan payable upon completion of your mortgage. For example on a mortgage of £100,000 our fee would be £499 on application plus £500 on completion. We will also be paid commission from the lender.
You will receive a mortgage illustration when considering a particular mortgage, which will tell you about any fees relating to it.	



## Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

	A full refund if the lender rejects your application.
✓	No refund.

## 5. Who regulates us?

Malvern View Mortgages Ltd. is an Appointed Representative of Julian Harris Mortgages Limited, Julian Harris House, Musgrove, Ashford, Kent, TN23 7UN, which is authorised and regulated by the Financial Conduct Authority. Julian Harris Mortgages Limited FCA Register number is 304155.

Julian Harris Mortgages Limited permitted business is advising on and arranging Mortgages & Non Investment insurance contracts.

You can check this on the FCA's Register by visiting the FCA's website - <https://register.fca.org> or by contacting the FCA on 0800 111 6768.

## 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

**In writing:** Write to The Compliance Officer, Julian Harris House, Musgrove, Ashford, Kent TN23 7UN.

**By phone:** Telephone 01233 661960.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

### Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

### Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS.



## Terms of Business

### 1. Instructions from You

The Company normally asks You to give written instructions in order to avoid possible disputes. The Company will, however, accept Your oral instructions, provided they are confirmed in writing.

The Company may prior to acting on Your behalf require production of adequate evidence of Your identity/residence. You hereby agree to provide such evidence on request or for us to obtain this via electronic means.

The Company's authority to act on Your behalf may be terminated at any time without penalty and without prejudice to the completion of transactions already initiated, by either party giving immediate notice in writing to that effect to the other. Transactions in progress at the time of termination shall be processed to completion as if the termination had not taken place, unless specifically aborted by you in writing.

### 2. Conflicting Interests

The Company offers impartial advice but occasions can arise when it, or one of its Advisers/Appointed Representatives or another client, will have some form of interest in business, which the Company is transacting for You. If this happens, or the Company becomes aware that its interests or those of one of its Advisers/Appointed Representatives or other clients, conflict with Your interests, the Company will inform You in writing and will obtain Your consent before carrying out Your instructions.

### 3. Fees & Charges

Arranging a mortgage or other home finance product for You may involve Arrangement, Booking, and Valuation fees and the payment of commission (Procuration fee) to the Company by the relevant lender/product provider. You should refer to the Mortgage Illustration for details of all costs and charges associated with any recommended mortgage.

We will agree with You how we will be remunerated at the initial meeting. Our scope of services is confirmed in the "about our services" document. All fees and commissions applicable will be disclosed to You in the Suitability Report.

### 4. Client Money

**THE COMPANY DOES NOT HANDLE CLIENT MONEY OR ASSETS.** The Company never accepts cheques made out to the Company/Advisers/Appointed Representatives (unless it is in settlement of Broker Fees, which have been invoiced) or handles cash. All cheques for premiums or any mortgage/home finance/insurance related payments must be made payable to the product provider/lender/insurer.



## 5. Documentation and Information

The Company will forward to You all documents concerning the matters they have arranged for You as soon as practicable after they receive them. Where a number of documents relating to a series of transactions is involved, the Company will normally hold each document until the series is complete, then forward them to You.

The Company may, in appropriate circumstances, place Your mortgage related insurance business through another authorised broker, arrange for You to deal directly with the relevant Insurer, or make special arrangements with a particular Insurer concerning the issue of policies or the handling of claims. In such circumstances, the Company will advise You accordingly.

The Company will also provide You with information relevant to Your mortgage/home finance/insurance needs, covering such items as an explanation of the main repayment methods and the implications of taking out a mortgage. All advice given and recommendations made, including the underlying reasoning will be confirmed to You in a Suitability Report.

It should be noted that it is your duty to report all information that could be considered a material fact in relation to the insurance contract you have proposed. In addition, you should read carefully the policy wording (once received) and familiarise yourself with any further requirements to inform the insurer about a fact that might have an effect on the policy in the future. Failure to disclose such material facts may render the insurance invalid and will therefore not provide the cover you expect.

## 6. Complaints, Claims and Client Classification

If You wish to register a complaint or make a claim about the service You have received from the Company, please refer to clauses 6 & 7 of our Initial Disclosure Document supplied:

The Company's Complaints Procedure (copy of which is available on request) is without prejudice to the client's rights to lodge a formal complaint with the Financial Ombudsman Service.

Customers (Clients) to whom these Terms apply are classified under the FCA Rules as "Retail" and "Commercial" customers for General Insurance business. Clients classified as "Commercial" customers will normally have lesser rights to information disclosure, complaints and compensation than those classified as "Retail" customers.

**You should note, at all times that, YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE. BUY TO LET (PURE) AND COMMERCIAL MORTGAGES ARE NOT REGULATED BY THE FCA.**