



about our services

Mortgage Simplicity Limited

Inglewood House

Alloa

FK10 2HU

Tel: 0845 838 1502 - Mobile 07886176997

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- ✓ We offer products from a range of insurers for Non Investment Life Assurance, Critical Illness Cover, Income Protection & Home 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.
We can only offer mortgages from a limited number of lenders.
We only offer mortgages from a single lender.
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3. Which service will we provide you with?

Insurance

- ✓ 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 and 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.

Mortgages

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

Insurance

- A fee.
- ✓ No fee for Non Investment Life Assurance, Critical Illness Cover, Income Protection,

Accident Sickness and Unemployment & Home Content Insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of £300 will be payable upon completion of your mortgage application. We will also be paid commission from the lender.

You will receive a key facts 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?

Mortgage Simplicity 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 Services Authority. Julian Harris Mortgages Limited FSA Register number is 304155.

Julian Harris Mortgages Ltd permitted business is advising on and arranging Mortgages & Non Investment Insurance Contracts.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

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 £50,000

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

TERMS OF BUSINESS

Julian Harris Mortgages Ltd ("the Company") is authorised and regulated by the Financial Services Authority (FSA) as a Mortgage and Non-investment Insurance Intermediary. The Company, its Advisers and Appointed Representatives offer impartial advice and arrange Mortgages and related, Non-Investment, Life and General Insurance.

Our Services

The Company offers mortgages and other home finance products from the whole market and a full advice and recommendation service so that You have an informed choice of Your mortgage and related insurances. We are authorised to advise on and arrange Lifetime Mortgages and Home Reversion Plans.

The Scope of our Services

The Company, its Advisers and its Appointed Representatives will advise and make recommendations for You after they have obtained, recorded and assessed Your needs. Any advice given or recommendations made will take into account Your stated objectives/needs, Your appreciation of mortgage risk and any restrictions You place on the type of mortgage or related home finance/insurance products.

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.

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.

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.

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 Key Facts 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 "Key facts about our services" document. All fees and commissions applicable will be disclosed to You in the Suitability Report.

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.

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.

Record Keeping

The Company keeps records of all business transacted on Your behalf for at least six years.

You or Your agent may inspect any information relating to Your transactions. The Company treats all client records as confidential and reserves the right to provide copies of Your records only, rather than allow access to the records containing information on other clients. Any personal or financial information which You provide will be stored and used by the Company (the data controller), Your Adviser, or the relevant Appointed Representative to set up, advise on and service Your mortgage, home finance and related insurance arrangements. The Company may

disclose this information to third parties for these purposes or where required to do so by law. By accepting this document You consent to such storage/use.

The Company may, from time to time, contact You in relation to products or services they believe may be of interest to You, unless You specifically instruct the Company not to do so

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 FSA 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 FSA.**