



Our Customer Charter

Thank you for becoming a customer of MortgageFinders. At MortgageFinders we aim to always look after our customers best interests, indeed our mission statement is as follows:

"Giving our customers the best possible service and solutions so that they want to remain our customer for life"

We hope that the service we provide you delights you to the extent that we earn the right to look after you not just now but in the future as well. We hope that in looking after your mortgage and associated needs that you would look to MortgageFinders again when these needs arise in the future - hence our wish that our customers remain "customers for life".

As part of this service it is important that we give you a clear understanding of what this means and what our commitment to you looks like. These commitments are set out below. If you have any questions please do not hesitate to contact us on our free phone number 0800 602020.

How do we operate?

1. We provide a telephone based advice service and can arrange telephone appointments at any time to suit you.
2. We support our telephone service through regular email and / or postal contact to ensure that you are kept fully informed at all times. We aim to ensure that this communication is clear and understandable, and not full of jargon.
3. We aim to take all the hassle away from you in finding the right mortgage from the many thousands of schemes available. In essence we become your "personal mortgage shopper". We look at all the offers available and we will only recommend the products that we think suit your requirements.
4. We are completely impartial and we are not tied to any particular provider – we always act in your interests
5. Once we have found the right mortgage for you we don't stop there. We will support you throughout the entire process including communication with your lender, solicitor etc and generally take all the hassle away from you in respect of things like the paperwork and application forms - many of which we can manage online for you - increasing the speed of service that lenders provide.
6. We aim to put our customers into an informed position and will only move forward to the next stage once you are happy that you understand the product, the risks and benefits and the next steps.
7. We can also help you with a comprehensive range of associated products and services, including finding a cost effective conveyancer to do your legal work, finding a suitable buildings and contents insurance policy for you and advising you on how to protect your self and loved ones in the event of death, accident or illness etc.



Free advice service

Unlike a growing number of mortgage operations that charge customers a broker fee (some of these can be as much as 2% of the loan or more); **MortgageFinders do not charge you a fee for any of its telephone and e.based services.** We get our remuneration from the lender or product provider only when and if you accept our recommendation and complete your mortgage. Whilst we accept that this means that we might do a lot of work of your behalf without reward, we genuinely believe that this way of operation is what most customers want.

Scope of Service Offered

We provide a full advice and recommendation service to our customers. To do this we need to fully understand and assess your needs, attitude to risk, preferences and priorities, and aspirations for the future. We will then provide a recommendation from the vast number of lenders across the whole market place including high street banks, building societies, financial institutions and specialist lenders. This includes the ability to access a number of exclusive products that are not normally available to the general public.

Our aim is to find you the cheapest product that suits your needs. Please note however that on occasion some lenders offer products direct to the public that are cheaper than those available through mortgage intermediaries. Because we do not have access to such products we do not include these in our research.

Communicating with You.

We will be glad to advise you at any time. In order to provide the best possible service to you, it may be necessary to telephone you from time to time. Unless you confirm to the contrary, we will only make such contact between the hours of 9am to 8pm and may need to do so without your prior consent to such contact. Please see the paragraph “Future Contact” at the end of this customer charter.

Contacting MortgageFinders.

Although our general office hours are between 8.30 and 5.30 Monday to Friday, existing customers are encouraged to contact us at any time they wish including weekends.

Customers can contact free by phone on 0800 602020 or they can send us an email – our email address is mtgefinders@aol.com

Customers can also contact us via our website: www.mortgagefinders.co.uk

ID Verification

We are required by law to verify your identity in accordance with the FSA rules and money-laundering regulations. Such ID verification will need to be supported by sight of appropriate original documents that will need to be sent to us. We regret that no transaction can be made until such verification has been obtained.

Your Money

We are not authorised to handle client money. We will never ask for or accept a cheque made out to us or handle cash.



Personal Information

Personal information provided by you will be maintained on our computer records and you may rest assured that it will not be disclosed to any other parties except any organisations requiring access to such information for regulatory purposes only, or any person having a legal entitlement to access.

Where business services are provided to the firm by third parties, circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions, such as processing business, and obtaining compliance and regulatory advice by agreeing to this customer charter you agree that personal information held by the firm may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically, e.g. e-mail. You also agree that any such third party or we may contact you in future by any means of communication that we consider appropriate at the time.

All cheques, documents of title, etc, may be sent by post to your last known address and shall be sent at your own risk.

As we treat all our clients' records as confidential, we reserve the right to give you copies of your records if to do otherwise would be to allow access to files containing records about other clients. We keep records of all our business transactions for at least six years.

Professional Indemnity

We maintain professional indemnity insurance to enable us to meet any liability that may arise in respect of our obligations to you for services performed on your behalf.

Complaints

A copy of our complaints process is available upon request at any time. Whilst we would hope that you would never have the need to make a complaint about our service, we believe that you should be aware of your rights to do so if necessary. In that event we promise that we will deal with any complaint promptly and fairly.

Future Contact

MortgageFinders may wish to contact you again in the future to assist you in reviewing your arrangements or to offer you new products which may be beneficial to you. If you are not happy for us to do so please let us know. If we do not hear from you we will assume that you are happy with these arrangements, that you have agreed to this customer charter and that you agree to MortgageFinders contacting you in the future.

Key facts about our service

Please also read our disclosure document – key facts about our service.

We look forward to looking after you mortgage and associated needs now and in the future.

Trevor Galvin

Managing Director

MortgageFinders Ltd

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