

Lincolnshire Independent Financial Advisers Ltd

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Information about our Mortgage and Non-Investment
Insurance services

Date Issued: _____

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OUR STANDARD AGREEMENT: ABOUT US AND HOW WE WORK WITH YOU

Lincolnshire Independent Financial Advisers Ltd, 6 Fountain Court, Epworth, Doncaster. DN9 1EG is authorised and regulated by the Financial Conduct Authority. FCA Number 472637

You can check this on the FCA's Register by visiting the website <http://www.fsa.gov.uk/fsaregister> or by contacting the FCA on 0800 111 6768.

Client Classification

Non – investment and general insurance

Lincolnshire Independent Financial Advisers Ltd classifies all clients as 'consumers' for non-investment insurance business, which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should we need to classify you differently we will discuss this with you, however, you should be aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Mortgages

Lincolnshire Independent Financial Advisers Ltd classifies all mortgage customers as 'clients', which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should we need to classify you differently we will discuss this with you, however, you should be aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Our Commitment to You

Prior to providing you with any advice we will take time to understand your current needs, circumstances and attitude to risk (where applicable). Any advice provided will be confirmed to you in writing.

Lincolnshire Independent Financial Advisers Ltd takes all our regulatory responsibilities very seriously and we ensure that all our staff are required to demonstrate their competence to undertake their role and our business is structured in a manner that is designed to meet in full all the requirements set by our regulator, the Financial Conduct Authority.

Methods of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, E-mail, Telephone, Letter & Fax.

Client Money

Lincolnshire Independent Financial Advisers Ltd **does not handle clients' money**. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

Introductions to a Third Party

We may receive a fee for making introductions to third party product or service providers. Should we receive a fee we will confirm in writing to you what that fee will be.

When acting as an introducer, marketer or promoter of a scheme, no responsibility is accepted for any matters arising from the referral to the scheme product provider. It is your responsibility to ensure that you enter into separate Terms & Conditions with the third-party advisor.

Data Protection

For details of our Data Protection statement and policy, please see our separate Data Protection Statement and consent form, which will be provided separately to you.

NON – INVESTMENT AND GENERAL INSURANCE SERVICES

Non-Investment and General Insurance Permissions

Lincolnshire Independent Financial Advisers Ltd is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts.

We are an insurance intermediary and act on behalf of clients and not insurers.

Which Service Will We Provide You With?

We offer a personal recommendation on the basis of a fair and personal analysis of the market

What Will You Have to Pay Us for This Service?

No fee, we will be paid commission by the provider.

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

MORTGAGE SERVICES

Whose Products We Offer

We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender.

Alternative Finance Options

We offer the following alternative finance options:

- A further advance from an existing lender
- Consumer buy to let mortgage
- A second charge mortgage
- A re-mortgage
- An unsecured loan
- Bridging finance

Which Service Will We Provide You With?

We will advise and make a recommendation for you after we have assessed your needs.

You may request an illustration from your adviser whenever our firm provides you with information specific to the amount you want to borrow following assessment of your needs and circumstances.

What Will You Have to Pay Us for This Service?

A fee of £250 when you apply for a mortgage, we will also be paid a commission from the lender.

You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Refund of Mortgage Fees

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

A full refund of our fee if Lincolnshire Independent Financial Advisers Ltd cannot place your mortgage

IMPORTANT INFORMATION

Accounting to You

We will forward to you any documents we receive in relation to business transacted as soon as practicable; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

Complaints

If you wish to register a complaint, please contact us in writing at address at the front of this agreement or telephone us on 01427 872718

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. <http://www.financial-ombudsman.org.uk>.

Compensation Arrangements

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, details are available at www.fscs.org.uk or call 0800 678 1100.

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category (listed below).

Protection and non-Investment Insurance mediation

Protection is at 100% without limit, where the claim is in relation to a long-term care insurance contract that is a pure protection contract, or the claim is in respect of a liability subject to compulsory insurance.

In all other cases: 90% of the claim without limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £85,000, so the maximum compensation is £85,000 per person per firm.

(Please note that the FSCS does not cover buy to let mortgages)

Clients Consent

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

I/We agree that this standard agreement will come into effect from the date of issue.

Client Name(s) X-----

Client Signature X-----

Client Name(s) X-----

Client Signature X-----

Date of receipt X-----