



20 High Street  
Congleton  
Cheshire  
CW12 1BD

## General Terms and Conditions

Together, the content of the accompanying brochure (if any), the Client Fee Agreement (if we will be charging you a fee) and these terms and conditions form the basis upon which you agree to engage our Firm (referred to in these terms of business as “we” “us” or the “Firm”) to provide certain services (“the **Services**”) to you.

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### 1. Permitted Business

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We are authorised by Personal Touch Financial Services Limited to advise and make arrangements in relation to mortgages, protection, and general insurance and to carry out credit broking.

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### 2. Whose Products do we Offer?

#### Insurance

We offer products from a panel of leading insurers for term assurance, critical illness and income protection insurance.

We offer products from a wide range of insurers for mortgage payment protection, payment protection insurance and household insurance.

When dealing with insurance products in each case we will advise you and make a personal recommendation after assessing your needs.

#### Mortgages

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

When dealing with these products in each case we will advise you and make a recommendation after assessing your needs.

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### 3. What will You have to Pay Us for this Service?

#### Insurance

**Our fees and charges vary depending on the Services we provide to you. We typically charge a fixed fee of £25 for non-standard household insurance payable upon completion.**

**We do not charge fee for term assurance, critical illness, mortgage payment protection, Income protection insurance and payment protection insurance.**

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The Mortgage Corner (Cheshire) Ltd is an Appointed Representative of Personal Touch Financial Services Limited (“**Personal Touch**”)

Trinity 3, Trinity Park, Solihull, Birmingham, B37 7ES.

Personal Touch is authorised and regulated by the Financial Conduct Authority (“**FCA**”).

The FCA registration number of Personal Touch is 187834.

This information can be verified at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

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

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### **Mortgages**

**Our fees and charges vary depending on the Services we provide to you. We typically charge an upfront application fee of £95 and a Broker Fee of £200 payable on completion of the mortgage.**

**For non-conforming or debt consolidation mortgages we charge a fee of £545. An application fee of £195 will be payable upfront with £350 payable upon completion.**

**We will also be paid commission from the lender which will be disclosed to you.**

**If an application is submitted to a lender via a packager we will be paid commission by the packager. This will be disclosed to you.**

**You have the right to ask us to provide information on any variation in levels of commission payable for any type of mortgage or loan offered to you.**

**We will provide you with full written details of the basis upon which we will be paid for the Services we provide. This could include a payment from your lender and/or a fee we will charge you.**

**We will not commence any substantive work for which we will charge you a fee until we have agreed the applicable fee with you and such fee is recorded in a binding Client Fee Agreement. We will not exceed any limits on any fee set out in the Client Fee Agreement without your agreement.**

**We will advise if it is appropriate to pay fees or charges in connection with the mortgage or loan direct as opposed to adding them to the sum advanced under the loan contract. We will not commit you to an application for a mortgage or loan where a fee or charge of any kind (receivable by our Firm or another party) is to be added to the sum advanced, unless you have made a positive choice to add the fee or charge to the sum advanced.**

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### **4. Refund of Fees**

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**If we charge you a fee and your mortgage or loan does not go ahead you will receive: No refund of the application fee.**

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### **5. Increasing the Borrowing on a Property?**

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If you are looking to increase the borrowing on a property the following alternative finance options may be available and appropriate for you:

A further advance from the existing lender,  
A second charge mortgage,  
A new first charge mortgage,  
Unsecured lending.

We do not offer advice on unsecured lending.

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## **6. Further Product Related Information**

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Full details of the products we recommend to you, or arrange for you, including for example, information on any right of reflection or to cancel and any other early termination rights and penalties will be contained within the literature supplied by the product provider.

This will be supplied to you before you conclude any contract or otherwise in accordance with any applicable regulations such as, for example, where you have concluded your contract over the telephone.

You can request an illustration for any regulated mortgage contract that our Firm is able to offer at any time during the advice process.

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## **7. Issue of Documentation**

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We will forward all relevant product provider literature to you as soon as reasonably practicable following receipt by the Firm. Where a number of documents are due involving a series of transactions, we will usually hold each document until the series is complete, and then forward them to you in one package.

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## **8. VAT**

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Whether or not VAT is payable by you in relation to the Services we undertake depends on the precise nature of the Services provided and whether these are principally in the nature of advice or whether we provide intermediary services between you and a product provider.

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## **9. Payments to Us**

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The only circumstance in which we will directly accept a monetary sum from you is in relation to payment of an invoice. We do not accept cash as a form of payment.

Any payment to a third party must be addressed to that third party. We do not accept Client Money (as that term is defined by the FCA).

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## **10. Duty of Disclosure**

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It is your responsibility to provide complete and accurate information to us, or to any product provider, at every stage of the relationship. It is important that you ensure all statements that you make to us or any provider, are true and accurate and that you fully disclose all material information when requested to do so.

If you fail to disclose any material information to us or to any provider, this could invalidate the product that we arrange for you and, where insurance has been arranged, the policy may not pay out as envisaged. We cannot be held responsible for your failing to disclose relevant information when requested to do so.

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We are entitled to rely on the information that you have disclosed to us and cannot be held responsible for any consequences arising from the information held on your file becoming inaccurate due to a change in your circumstances if you fail to inform us of such changes.

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### **11. On-going Reviews of Your Circumstances**

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Unless specifically agreed in writing with you in the Client Fee Agreement this Firm **will not** keep your circumstances under review.

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### **12. Conflicts of Interest**

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Circumstances can arise where there may be a conflict between you and us or Personal Touch. If this happens, or we become aware that our interests, or those of one of our other clients, conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

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### **13. Dissatisfaction with our Service**

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We hope that you will at all times be satisfied with the Services we provide. In the unlikely event that you wish to complain then the relevant contact details are as follows:

**In Writing:** The Customer Resolution Manager, Personal Touch Financial Services Limited, Trinity 3, Trinity Park, Solihull, Birmingham, B37 7ES.

**By Telephone :** 0121 767 1139

**By Email:** [complaints@personaltouchfs.com](mailto:complaints@personaltouchfs.com)

Both this Firm and Personal Touch will endeavour to deal with your complaint quickly and impartially. The maximum time for handling a complaint is 8 weeks from receipt of the complaint. In the event we are unable to resolve your complaint to your satisfaction you may be entitled to refer it to the Financial Ombudsman Service for an independent review. Details of your right of recourse to the Financial Ombudsman Service will be provided to you at the point of dealing with any complaint.

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### **14. Protection for You**

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Personal Touch maintains professional indemnity insurance which provides comfort for you in the unfortunate event that a mistake is made in relation to your affairs.

In the event of the financial failure of Personal Touch you may have access to the services of the Financial Services Compensation Scheme ("FSCS"). Whether you will depends on the type of business and the circumstances of the claim.

The following provides an indication of FSCS coverage in relation to the business areas in which the Firm operates:

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Insurance advising and arranging is covered for 100% of the claim arising from death or incapacity without any upper limit. In all other cases cover is 90% of the claim.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information is available from the FSCS directly or from the Firm on request.

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## **15. Amending these Terms and Conditions**

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We reserve the right to amend these terms of business without your consent. In this event, we will provide you with reasonable notice of any changes. As a consequence of any such change you may choose to terminate the relationship with the Firm, and, if you do so this will be without cost to you, provided always that you acknowledge you do at all times remain responsible for making payments to the Firm that may be due under a Client Fee Agreement.

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## **16. Termination of the Relationship Between Us**

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Either party has the right to terminate our relationship at any time without penalty. Notice of this termination should be provided in writing and sent to the usual address of the Firm as set out above, as this will ensure that no confusion arises between us. Should we decide to give you notice, it will be provided in writing to the most recent correspondence address the Firm has on file for you. In the event that you decide to terminate the agreement between us where we have undertaken work on your behalf for which a fee is due pursuant to the Client Fee Agreement, we reserve the right to charge you that fee. Termination will not affect any transactions we have already arranged for you.

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## **17. Client Confidentiality**

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You can be assured that we will keep all of your personal information private and confidential, even when you are no longer a client, except where disclosure is made at your request or with your consent, in accordance with these terms of business or where the terms of the Client Fee Agreement apply.

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## **18. Your Personal Information**

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We are committed to protecting your personal information. Please read the attached privacy notice to help you understand what data we collect, why we collect it and what we do with it.

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## **19. Electronic Verification**

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We are required by law to confirm your identity, which means we are required to seek proof of who you are and where you live. This is to comply with money laundering regulations.

We will attempt to check your identity electronically based on the information you provide, and may pass on and exchange information with appropriate agencies in order to carry out those searches and checks. This will leave an enquiry footprint on your credit file for every check carried out. However, this will have no adverse effect on your credit score.

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By entering into this agreement you confirm your acceptance of our use of credit reference agencies which will result in such a record.

If this is not successful we will require further proof of identification.

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## **20. Governing Law & Jurisdiction**

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These general terms and conditions are governed by and shall be interpreted in accordance with the laws of England. Any dispute arising in connection with these terms shall be subject to the exclusive jurisdiction of the English courts.

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