



ABOUT OUR SERVICES AND FEES

This document forms part of our agreement with you. For your own benefit and protection you should read About Our Services and Fees carefully before signing our Client Agreement. If you do not understand any point please ask for further information.

1. Whose products do we offer?

Insurance

We are insurance intermediaries and we act for you, the customer.

- We give advice in relation to contracts of insurance on the basis of an unlimited analysis of the market.
- We give advice in relation to contracts of insurance from a limited number of insurers. We will provide the list of the insurers we offer insurance from upon request.
- We give advice in relation to contracts of insurance from a single insurer.

Home Finance Products

- We give advice in regulated mortgage contracts from the whole market.
- We give advice in regulated mortgage contracts from a limited number of companies. A list of lenders we do not use is available upon request.
- We give advice in regulated mortgage contracts from a single lender.
- We give advice in consumer buy to let mortgage contracts.
- We give advice in business buy to let mortgage contracts.
- We do not give advice in deals that you can only obtain by going direct to a lender.

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

Insurance

- A fee.
 - No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.
1. Where the chosen provider pays us commission for introducing you to them for life assurance or non-investment insurance, we will tell you the amount we will receive which may be a percentage or a flat fee of the total annual premium..
 2. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Home Finance Products

- No fee. We will be paid by commission from the lender.
- A fee between £99 - £499 depending on the complexity of your case. Our typical fee for a residential mortgage is £299; typical fee for a re-mortgage is £299; typical fee for an adverse credit mortgage is £499. We will agree in writing the exact amount of the charge before the work is undertaken. The fee is payable on receipt of a Mortgage Offer. We will also retain any commission paid by the lender.

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3. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
4. You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

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

A full refund

No refund.

Indemnity

6. If a fee for our services is to be deducted or a commission paid from a recommended product, should the product not proceed or be cancelled and this results in the non-payment of the fee or commission, the amount outstanding will be payable by you directly.