



LIDDLE
PERRETT

Terms of business

1. Service Standards

We aim to provide you with high standards of service at all times. We will:

- Keep you informed in writing of progress before, during and after your transaction.
- Communicate with you in plain language.
- Keep you advised of the likely timescales for each stage of the transaction and any changes to those estimated timescales.
- We will respond to your emails and telephone calls within a reasonable time period.
- We will provide you with full details of our recommendations to you in writing before you instruct us to proceed.

2. Responsibilities

To achieve the best possible outcome, we need to work together with you.

We will:

- Undertake a detailed review of your current mortgage and protection circumstances so that we are fully aware of your financial situation.
- Design mortgage and protection solutions specifically to meet your needs.
- Review your financial situation with you at least once a year;
- Let you know of relevant new products or services that become available when we undertake a review of your circumstances.
- Unless you advise us that you do not wish us to (please see points 6 and 7), provide your contact details to preferred professional providers where we believe that you may benefit from the advice or service that they can provide. Liddle Perrett Ltd and Primis Mortgage Network are not responsible for any advice received from the strategic partners.

You will:

- Provide us with full relevant details and documentation of your existing financial arrangements as quickly as possible;
- Provide us with any further relevant documents that are required as quickly as possible.
- If you accept our recommendations, allow us to conclude the transaction on your behalf.

3. Hours of business

Our office hours are from 9.00am to 5.30 pm

4. Financial matters

We will make you aware at the outset of any fees that Liddle Perrett Ltd will charge you for their services.

For mortgage advice our minimum broker fee is £495, however it could be as much as £1,495 payable on application. The precise amount is dependent on the amount of research and administration that is required.

Please be aware that mortgage lenders have significantly tightened their requirements for lending money. They now require far more information and evidence from individuals before they will make any mortgage offer.

Whilst there is some information which is standard to all lenders, every lender has their specific requirements. Our standard fees are based on your co-operation in providing us with the necessary documentation when requested and ensuring it is in the format required. Charges will be made for extra work created by having to chase you for information and to deal with the issues that such delays create.

5. Equality and diversity

We are committed to promoting equality and diversity in all of our dealings with clients, third parties and employees.

6. Our Future Relationship

Our ongoing business relationship with you is important and we would like to be able to contact you by telephone, post or email from time to time to review your mortgage and associated protection product arrangements and introduce other services that may be of interest to you from ourselves or our associated companies.

7. Data protection

Liddle Perrett Ltd and Primis Mortgage Network will process all information in accordance with the Data Protection Act 1998 and it will be treated as private and confidential now and in the future. The only exceptions to this will be when the law requires us to disclose information or, with your consent, where disclosure is necessary when arranging or servicing your mortgage or protection contracts.

To fulfill our regulatory obligations, we will retain copies of your records for no longer than is necessary or for the duration of any contract you may enter into. You have the right to inspect these records at any time. You can obtain further information about data protection laws by visiting the Information Commissioner's website at www.ico.gov.uk.

I agree to further contact as described above in Our Future Relationship: Yes / No

I have read, understood and agree to the Data Protection Declaration: Yes / No

8. Applicable law

Any dispute or legal issue arising from our terms of business will be determined by English law and will be submitted to the exclusive jurisdiction of the English courts.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Please sign below that you agree to Liddle Perrett Ltd's terms of business.

Signed..... Dated.....

Signed..... Dated.....