



Acorn to Oaks Financial Services Ltd

Mortgage Client Agreement

This agreement is issued on behalf of Acorn To Oaks Financial Services Ltd of First Floor, 93 Church Street, Bilston, West Midlands, WV14 0BJ whom can be contacted at 0800 068 0041.

Authorisation Statement

Acorn To Oaks Financial Services Ltd is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates the financial services industry in the UK and their address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk FCA No. 486131 or by contacting the FCA on 0845 606 1234.

Introduction

This document has been designed by us to help you consider the services we offer to you. It explains the type of advice we may give you and how you will pay for it.

Please take the time to read this carefully and ask us if there is anything you do not understand, before signing our consent section at the end.

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. Any advice provided will be confirmed to you in writing.

Consumer Duty

The FCA require us to comply with Consumer Duty regulation which seeks to get deliver good financial outcomes for clients. We set high standards for ourselves and it is our intention to act honestly, fairly and professionally at all times, in accordance with our customer's best interests. We always conduct our business to a standard which ensures an appropriate level of protection for customers and avoids causing foreseeable harm. We empower customers to make informed purchasing decisions to meet their objectives based on clear fair and not misleading information. If at any time you feel that we have fallen short of acting in our customer's best interests or our obligations to you please contact us in order that the matter may be addressed.

Data Protection

We will store and process your data, please refer to the Privacy Notice for more information.

Mortgage Products available

We are independent mortgage advisers and we will recommend a mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability.

We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Where you are increasing your borrowing we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge

Non-investment protection contracts – we offer non-investment protection products eg; term assurance, income protection, and critical illness from a range of insurers.

Complaints

If you wish to register a complaint, please write to Claire Oakley, Managing Director, Acorn to Oaks Financial Services Ltd, First Floor, 93 Church Street, Bilston, West Midlands, WV14 0BJ or telephone 0800 068 0041.

A summary of our internal complaints handling procedures or the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsmen Service.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Most types of investment business are covered up to maximum limit of £85,000, whereas insurance business is covered for 90% of the claim, without any upper limit.

Further information about this compensation scheme arrangement is available from the FSCS.

Anti-Money Laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date for this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This client agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Force Majeure

Acorn to Oaks Financial Services Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Our Charges and Product cancellation

A fee will be payable upon application for all purchases, a fee will be payable at the point of application for remortgages, and a fee will be payable upon application for product transfers with no additional borrowing.

In addition to these charges, should you proceed with our recommendation, we will also receive commission

from the lender. You will receive an illustration for any recommendation that we make, which will set out the amount of commission we may receive, should you go ahead with our recommendation.

Please note our fee will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

For non-investment insurance contracts, we will be paid a commission from the product provider, you will be issued with an illustration detailing how much we will receive.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Declaration and Client Consent

This is our standard client 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.

By accepting this document, you confirm that you have read and accept the terms of the agreement and agree to the adviser being remunerated on the basis detailed above, under the heading Fees.