CLIENT AGREEMENT
FOR MORTGAGES (including Equity Release)
& NON-INVESTMENT INSURANCES

The Financial Conduct Authority

Thompson Jenner Financial Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our Financial Services Register number is **210740.**

Our Services

For **Mortgages (including Equity Release/Life Time Mortgages)** 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 basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we are able to deal directly with the lender on your behalf. It may be in your best interests to explore this option and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

For **protection and insurance contracts** we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection and critical illness.

The Costs of our Service

Mortgages

We do not generally charge a fee for providing advice and submitting your mortgage application. We will generally be paid by commission (procuration fee) from the lender. However, when this is less than **£750** for a Residential or Buy to Let mortgage or **£1000** for a Lifetime Mortgage (Equity Release) we reserve the right to charge a fee to cover the difference, if the work involved justifies the additional fee.

In cases where the mortgage arrangements are likely to be particularly complicated or time-consuming, then we will discuss this with you at the outset and, with your prior agreement, reserve the right to charge an additional fee commensurate with the level of work involved.

We will receive and retain any commission paid by the lender when your mortgage completes. This amount will be confirmed by the lender in their disclosure document, together with any other fees/charges associated with the chosen product.

Should you wish you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.

Refund of fees

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.

Non-Investment Protection and General Insurance Contracts

We **do not generally charge a fee** as we will receive commission from the provider/insurer after the policy has been placed on risk. However, where this is less than **£500** we may charge a fee to cover the difference, if the work involved exceeds this amount.

Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Cancellation rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Instructions
We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

Complaints
If you wish to register a complaint, please write to Neil Sear, Compliance Officer, Thompson Jenner Financial Services Ltd, 1 Colleton Crescent, Exeter EX2 4DG, telephone 01392 258553 or e-mail enquiries@tjfs.co.uk.

A summary of our internal complaints handling procedures for 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 Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation Scheme
If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme.

Further information about the limits applicable to the different product types is available from the FSCS at http://www.fscs.org.uk/what-we-cover/products

Client Verification
We may be required 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 agreement is governed and shall be construed in accordance with the Law of England and the parties shall submit to the exclusive jurisdiction of the England Courts.

Force Majeure
Thompson Jenner Financial Services Limited 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.

Termination
The authority to act on your behalf may be terminated at any time without penalty by either party giving 7 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.

Thompson Jenner
Financial Services Ltd

CLIENT AGREEMENT DECLARATION & CONSENT
(Mortgages & Non-Investment Insurances)

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.

I/We are aware of the costs of the Financial Review and Recommendation(s), and where appropriate, the Policy Arrangement and Implementation services and agree to the method and timing of these.

I/We confirm that we agree to the adviser being remunerated on the basis selected below:

Remuneration

This will be settled by:

☐	Commission (paid via provider)
☐	By direct payment (client fee note)
☐	Combination of fee & commission

Please tick the relevant boxes above to confirm your preferred method of remuneration

Client 1 Name:	……	Client 2 Name	……
Client Signature:	……	Client Signature:	……
Date of Issue:	……	Date of Issue:	……

Signed on behalf of Thompson Jenner Financial Services Ltd: ……
Neil Sear/Philip Dalley