

Trusted Tree Mortgages Ltd

TERMS OF BUSINESS

for unregulated mortgage products

Trusted tree Mortgages Ltd also trades under the name TTM. We are committed to Treating our Customers fairly and work to obtain a good outcome for you in our dealings with you.

In order to do this we will :-

- act in the best interests of our customers and prioritize their needs over our own interests.
- ensure our communications with our customers are clear, fair, and not misleading.
- deliver products and services that meet the needs of our customers and deliver fair outcomes.

We would hope that you will measure our success in providing you with our services against these criteria and that this will encourage you to return to us in the future and perhaps refer us on to other people that you may know.

In this letter, we are providing you with our terms of business, which outline the key features of the business that we will undertake with you. We ask that you read this document carefully, as it sets out the rights and responsibilities of both parties.

We are committed to providing you with high-quality products and services that meet your financial needs and deliver the outcomes that you seek and we are here to answer any questions you may have about our terms of business or any other aspect of our operations.

We actively encourage your feedback if there is any aspect of the information that we provide which you are unsure about so that you are able to make informed decisions about the financial products and services you choose. This includes reading and understanding the terms and conditions of any agreements you enter into.

About us

Trusted Tree Mortgages Ltd, whose offices are situated at Morton Cottage London Road, Sunninghill, Ascot, England, SL5 0PN is authorized and regulated by the Financial Conduct Authority (FCA), the independent watchdog that regulates financial services. Our Financial Service Register number is 1020120 You can view our authorization on the FCA website - we can be found on the Financial Service Register. The FCA has authorized us for advising and arranging regulated mortgage contracts and advising and arranging regulated insurance contracts. We also offer Buy-to-Let mortgages, bridging loans and other commercial mortgages (which are not normally regulated by the FCA). We do not offer second charge mortgages or Lifetime mortgages.

You have been issued with this Terms of Business because you have indicated that you are interested in **unregulated mortgage products**. This document does not cover regulated mortgage products. This means that you will not have the protection and means of redress that is afforded to regulated mortgages.

Our Mortgage Services

We are not limited in the range of first charge unregulated mortgage products and providers that we will consider for you. After we have assessed your needs, we will advise you about the unregulated mortgage products that we have available and make a recommendation for a suitable mortgage, where we believe that this is the most appropriate outcome for you

Data Protection

We will use the information that you give us in order to obtain financial products for you where you are eligible. In order to do this we will need to share your information with other parties such as mortgage lenders and insurance providers. We may also share this information with other bodies in order to combat financial fraud and with our regulators and with third parties for compliance purposes. We will provide you with a copy of our firm's Privacy Notice when we first meet with you. This will explain how we use your personal information and will require you to sign and give us your consent to hold and process your personal information. We will treat your personal information confidentially even if you are no longer a client of ours. If you require details of the information that we hold about you, please contact us on our office address and we will assist you in this. Under the Data Protection Act, you have the right of access to any data that our firm holds about you. If you wish to withdraw your consent for us to process your data, you can do so by writing to us at our office address.

We may also contact you from time to time in relation to the products that we have provided to you. We will only do this where you consent to us contacting you and this is one of the matters that you will be able to confirm in the Privacy Notice that we will issue to you. If you do not provide us with your consent, we will be unable to contact you.

Normally, we would request that you permit us to contact you at the end of any fixed or discount period in order to assist you with the options available at that time.

Our Fees

For mortgage advice and arrangement for Buy-to-Let mortgages, Bridge Loans and other commercial mortgages we charge a client fee of 2% of the gross loan amount, subject to a minimum fee of £2,000 irrespective of the 2%. Where 2% of the gross loan amount is less than £2,000, the minimum fee of £2,000 will apply. The fee is due and payable once we have completed our assessment of your circumstances and when we present your details to the lender. Our fee is not refundable.

Upon completion of your mortgage transaction, we will receive a procurement fee payment from the mortgage provider. You will receive an illustration when considering your mortgage, which will tell you about any fees relating to it and the commission that we will be paid. We can provide additional information to you about lender commission rates on request.

Fees for other commercial cases are subject to their individual circumstances and we will discuss these with you before you are committed to us.

Vulnerable Customers

We seek to deal with all our customers in a manner that is clear, fair and not misleading. Not all applicants for mortgages are vulnerable customers, but there will be occasions where we find ourselves dealing with persons who have specific vulnerabilities. Examples of these might be medical conditions such as issues with hearing or sight; dyslexia or autism. They may also be related to understanding such as language or financial awareness or they may be related to your particular circumstances such as financial problems; divorce or bereavement. We will do what

we can to ensure that, if you have a vulnerability, we are able to identify it and make sure that it does not limit the quality of service and advice that you receive from us. Whilst we will work with you to identify any possible vulnerabilities, we strongly encourage you to provide any information to us that may be of relevance to your needs and circumstances as we go through our factfinding process. If at any time you are unsure about the information that we have provided to you, please ask us and we will be happy to take the time to explain further to you.

If you want to Complain

We would expect our dealings with you to pass without problem. However, in the unlikely event that you wish to register a complaint, please contact us in writing to Complaints, Trusted Tree Mortgages Ltd, Morton Cottage London Road, Sunninghill, Ascot, England, SL5 0PN or by telephone to 07384307744. We would expect to be able to respond within eight weeks with our firm's final response to your complaint.

Financial Ombudsman Service

The products and services that we are offering you are not regulated. Therefore, if you are dissatisfied with our response, you will not be able to refer your complaint to the Financial Ombudsman Service (FOS).

The majority of Buy-to-Let mortgage products and commercial finance products are not covered by the FOS.

Financial Services Compensation Scheme

The products that we will be offering you are not covered by the FSCS.

Most Buy to Let mortgages and commercial products are not eligible for FSCS protection.

GOVERNING LAW AND JURISDICTION

This Agreement and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

Each Party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with this Appointment or its subject matter or formation (including non-contractual disputes or claims).

Important Note

Where this Terms of Business has been issued to a Limited Company, the person signing agreement with these Terms must be authorized to do so by the company and in signing (as a director) is representing to TTM that they hold a mandate to sign for the Limited Company in an appropriate capacity.

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