



White House Mortgages Ltd

14 Gray's Inn Road,  
Chancery Lane,  
London WC1X 8HN.

**1. The Financial Conduct Authority (FCA)**

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

**2. Whose mortgages and products do we offer?**

- We offer mortgages and life insurance products from the whole market.
- We can only offer mortgages from a limited number of lenders.
- We can only offer a limited range of the mortgages from a single lender

**3. Which service will we provide you with?**

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

**4. What will you have to pay us for this service?**

- We have an initial non-refundable administration fee as stated bellow to assess your mortgage. This is payable if we assess that your mortgage can proceed after doing an assisted valuation on the property, assess your income, circumstances and what you would like to achieve.
- We will then ask you to sign our Irrevocable Fee Agreement and pay the Assessment Fee. The following tariff of fees will apply:

	Total Fee	Admin Fee	Completion	Notes
Residential/BTL	1%	£500	Remaining Balance	Minimum fee £1000
BTL Portfolios	1.25%	£500		Minimum fee £1500
Minor Adverse Credit	1.25%	£500	Remaining Balance	Minimum fee £1000 No Adverse in last 12mths
Adverse Credit	1.50%	£750	Remaining Balance	Minimum fee £1500. All other Adverse

Right to Buy	1.50%	£500	Remaining Balance	Minimum fee £1500
Offshore	2.00%	£1000	Remaining Balance	Minimum fee £2000
Commercial	2.00-3.00%	£1500-2000	Remaining Balance	Minimum fee £2500
Complex & Difficult	3.00%	£1000	Remaining Balance	Minimum fee £2000
Bridging	2.00-3.00%	£1000-1500	Remaining Balance	Minimum Fee £3000
Secured & Un-secured business loans	3.00% + Assessment & AIP	£250 Assm't £250 AIP		3.00% will be added to the loan and paid by the lender on completion. Please note that the lender may also have a fee.
Life cover	Fee equal to the commission paid			As part of our commitment to treating customers fairly, we offer clients the choice of how they pay us for Life Cover. You can choose between Commission only, 50% Fee/50% Commission, or a Fee Equal to the Commission which would have been paid. For Business Owners, you may be able to claim our fee back as a business expense. If you choose a Commission Option, we reserve the right to charge the remaining fee equal to any clawback, should you cancel a policy during it's earnings period.

- Please note that our charge is purely for our work and does not include any charges made by third parties.

**Non-Disclosure In the event that a client fails to disclose either adverse credit or something that may adversely affect a lending decision, such as gambling, debt management agreements etc..., then the appropriate fee scale will automatically be applied without further notice.**

For life insurance products, we will disclose any commission received on the illustration we provide you.

- You will receive a key facts illustration when considering a particular mortgage or life insurance product which will tell you about any fees relating to it. In case where the provider's fee statements do not match the above, our irrevocable terms and conditions as set out in this document will apply at all times without exception.
- You can pay us by either Solicitors Authority (Mortgages only), Online Banking/BACS or Credit or Debit Card (we absorb all credit and debit card charges).
- All invoices are payable immediately as per the terms specified on our Irrevocable Fee Agreement.
- A 10% Late Payment charge as specified on our Reminder Invoices will be charged as applicable. Interest at the rate of 8% p.a. may also be added for late and non-paid invoices. Any bad debt collection charges will also be added.

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## 5. Refund of fees

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If we charge you a fee, and your mortgage does not go ahead:

- You will receive a full refund if the lender rejects your application.
- Our fees are as laid out within this document and non-refundable once they become payable, as per our Irrevocable Fee Agreement that has to be signed in all cases.

No refund if you decide not to take out a mortgage.

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**6. Who regulates us?**

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White House Mortgages Ltd, 14 Gray's Inn Road, Chancery Lane, London WC1X 8HN is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 302190.

Our permitted business is Mortgage & Life Cover advising & arranging.

You can check this on the FCA's Register by visiting the FCA's website <http://www.fca.org.uk/register/> or by contacting the FCA on 0800 111 6768.

Commercial loans and some bridging loans are not regulated by the Financial Conduct Authority and therefore outside the jurisdiction of the Financial Ombudsman's Service

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**7. What to do if you have a complaint**

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If you wish to register a complaint, please contact us:

... in writing      Write to White House Mortgages Ltd, 14 Gray's Inn Road, Chancery Lane, London WC1X 8HN.

... by phone      Telephone 020 3039 3400

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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**8. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Long-term insurance (e.g. life assurance) the maximum level of compensation for claims against firms declared in default on or after 3 July 2015 is 100% of the claim with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS <http://www.fscs.org.uk/>

I/we irrevocably accept the above terms and conditions.

Signed By: \_\_\_\_\_

Signed By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_