

# Our Fees

## WHAT WE DO

As you will see from the customer survey results on our website, we will be open and straightforward with you and conduct our affairs with honesty. We want you to be happy to build a long-term relationship with us.

### Meeting your needs

- We will ask you questions about your needs and circumstances before we advise you.
- We will only recommend suitable products and services that you can afford.
- We will offer access to a wide range of products to enable your needs to be met. If we are unable to find a suitable product for you we will let you know.
- Before you accept our advice, we will clearly explain the main benefits and risks to you.
- Our charges will not be excessive for the work we do for you.

## FEE LEVELS

We would typically charge the following fees for our services, payable upon application, however these can vary on a case by case basis depending upon your circumstances and the loan amount.

Service	Typical Fee – Adviser	Typical Fee – Company Director
Product Transfer *	£0.00 to £399.00	£0.00 to £499.00
Further Advance *	£0.00 to £399.00	£0.00 to £499.00
Residential Mortgage/Remortgage	£399.00	£499.00
Buy to Let Mortgage/Remortgage	£499.00	£599.00
Help to Buy (additional fee)	£199.00	£299.00
Bridging Loan	£599.00	£699.00
Commercial Mortgage/Remortgage	£599.00	£699.00
Equity Release Mortgage/Remortgage	£699.00	£699.00
Complex Mortgage/Remortgage	£799.00	£999.00
Adverse Credit Mortgage/Remortgage	£799.00	£999.00

\* for Product Transfers and Further Advances, we endeavour to waive our fee in all cases, however there may be occasions where we have to charge a fee (for example – if we are not paid a product transfer commission by the lender).

\*\* complex cases include (but are not limited to) ex-patriates, limited company and debt consolidation.

