



### Our Mortgage and Insurance Services & Costs

#### The Financial Conduct Authority

**DSMA Ltd t/a Leith Mortgage Centre**, 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](http://www.fca.org.uk/firms/systems-reporting/register). Our Financial Services Register number is 795384.

#### Our Services

For 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 provide you with a personal recommendation but not on a fair analysis of the market for term assurance, income protection and critical illness. The insurers we will consider are Royal London, Zurich, Aviva, Vitality, Legal & General, Scottish Widows and The Exeter. In relation to building and/or contents we will provide you with a personal recommendation from a limited number of insurers and it will be your responsibility to ensure that the policy meets your demands and needs. The insurers we will consider are Paymentsshield, Uinsure, LV, Higos and Berkeley Alexander.

#### The Costs of our Service

##### **Mortgages**

We **do not charge a fee** for providing advice and submitting your mortgage application.

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.

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.

##### **Non-Investment Protection and General Insurance Contracts**

We **do not charge a fee** as we will receive commission from the provider/insurer after the policy has been placed on risk.

## **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.
- where possible we will adapt our communication means with you according to your needs. Please discuss this with us.

## **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 DSMA Ltd t/a Leith Mortgage Centre, 23-24 Crichton Place, Edinburgh EH7 4NY or telephone 0131 555 7111.

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](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4567. The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services.

## **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 Scotland and the parties shall submit to the exclusive jurisdiction of the Scottish Courts.

## Force Majeure

DSMA Ltd t/a Leith Mortgage Centre 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.

## DECLARATION

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before ticking the box. If you do not understand any of the terms within the documents or have any queries, please contact us.

### Data Subject Consent Form

I/we confirm that we have been provided with DSMA Ltd t/a Leith Mortgage Centre's Customer Privacy Notice and that we hereby grant DSMS Ltd t/a Leith Mortgage Centre permission to process my/our personal data for the purpose stated in the Privacy Notice.

### Marketing Consent

I/we hereby grant DSMA Ltd t/a Leith Mortgage Centre permission to process my/our personal data and contact me/us by email prior to the end of the mortgage deal to arrange an appointment to review the mortgage. If e-mail is not your preferred method of communication please advise accordingly.

### Product Transfers

Where Leith Mortgage Centre arranges a product transfer, I/we confirm that the information we have provided with regards to my/our income(s) and expenditure is a true reflection of current circumstances and that the new monthly mortgage payment as detailed in the Mortgage Offer is affordable to me/us. I/we understand that the advice given by Leith Mortgage Centre is based upon these circumstances.

### Buy to Let

A Buy to Let mortgage is a special product for Landlords only and the property in question has to be let out for rental income to tenants. The tenants cannot be a family member nor can the landlord / Buy to Let Mortgage Account holder live in the Buy to Let property as his or her main residence. If any of these events occur this could be treated as a breach of the mortgage conditions and the lender could withdraw the mortgage offer.

Where Leith Mortgage Centre arranges a Buy to Let mortgage I confirm that I / we understand that this is a Buy to Let mortgage and the property in question will be let out for rental income to tenants.

Client Name .....

Client Signature .....

Dated .....

Client Name .....

Client Signature .....

Dated .....