



## **Central Financial Services**

A trading style of  
Central Financial Services (UK) Ltd  
170 Halton Road  
Sutton Coldfield  
West Midlands  
B73 6NZ

## **Mortgage Terms of Business**

### **Who Regulates Us?**

The Financial Conduct Authority is the independent watchdog that regulates financial services. You need to read this important document. It explains the service you are being offered and how you will pay for it. Please use the information in this document to decide if our services are right for you. Central Financial Services, a trading style of Central Financial Services (UK) Ltd is an Appointed Representative of Mortgage Support Network Ltd which is authorised and regulated by the Financial Conduct Authority.

**Please note for Buy to Let Business.** The FCA does not regulate BTL mortgage sales unless the home is to be used by the borrower or a member of his immediate family. This will also mean that you will not be able to take your complaint to the Financial Ombudsman Service. In addition you will not be able to seek redress from the Financial Services Compensation Scheme. Please note that Consumer Buy to Lets are regulated transactions.

### **Whose mortgages do we offer?**

We give whole of market advice for first charge mortgages for both business and non-business purposes, but not deals that you can only obtain by going direct to a Lender. We do not give advice on second charge mortgages but can refer you to our preferred Master Broker. A list of the first charge mortgage lenders we use is attached. We can provide details of commission payments for each Lender on request.

### **Which Service will we provide you with?**

We will advise and make a recommendation for you after we have assessed your needs and you have provided any requested supporting documentation.

### **Alternative Finance options**

If you are looking to increase borrowing you should be aware that alternative finance options are available such as a further advance from the existing Lender, a second charge mortgage, credit cards and personal loans. We do not give advice and cannot comment on the suitability of these alternative finance options with the exception of a further advance with a first charge lender.

### **How are we paid?**

We will not charge you a fee as £250 will be paid to us by the Developer. We will be paid by commission from the Lender.

We will not charge you a fee. We will be paid by commission from the Lender.

We will charge you a fee on application of £250, we will also be paid commission from the Lender.

If we charge you a fee and the mortgage does not go ahead you will not receive a refund.

**What do you do if you have a complaint?**

If you wish to register a complaint please contact us:

**In writing:** Central Financial Services (UK) Ltd, 170 Halton Road, Sutton Coldfield, B73 6NZ.

**By phone:** 0121 314 7707

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

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

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.

**Data Protection Act 1998**

We will treat all your personal information as private and confidential. You have the right of access to information we hold about you on our records (an administration fee may be charged for copies of this information). If there is anything incorrect or inaccurate you have the right to have it amended. You consent to the data being checked and / or disclosed to the regulatory authorities as part of compliance monitoring activities.

I/we confirm that I/we have received the adviser's business card and list of Lenders. The fee structure, range of products and alternative finance options have been explained to us verbally.

Please take this as my/our absolute authority to contact me/us and keep me/us advised as to my/our mortgage arrangements.

I/we also understand that you will maintain contact by means of a regular communication programme and that any information that I/we provide may be used to inform me/us about products and services offered by the Appointed Representative Firm or Mortgage Support Network Ltd.

I/We agree to pay the fee as outlined above.

## Lender List (7.4.16)

Accord	Holmesdale B.Soc	National Counties
Aldermore Bank PLC	HSBC Bank	Nationwide B.Soc
Bank of China (UK)	Ipswich	NatWest Direct
Bank of Ireland	Kensington	NatWest Exclusive
Bank of Ireland NI	Kent Reliance	NatWest Intermediary
Barclays	L + G - Fleet Mtgs	Newbury
Barnsley	L + G AR's - Halifax	Newcastle
Beverley	L + G Club - Hanley	Nottingham
BM Solutions	L + G Club - Ken	Paragon
Buckinghamshire BSoc	L + G Club - Leeds	Penrith
Buildloan - Chorley	L + G Club - Leek	Pepper Homeloans
Buildloan - Furness	L + G Club - Precise	Platform
Buildloan - MMBS	L + G Club - Skipton	Post Office Direct
Buildloan - Penrith	L + G Club - Tipton	Precise Mortgages
Buildloan-Dudley BS	L + G Club-Cambridge	Principality
Buildloan-Hanley Ec	L + G Club-Newcastle	Progressive B.Soc.
Buildloan-Holmesdale	L + G Club-Platform	RBS Direct
Buildloan-Mansfield	L + G Club-Santander	Saffron B.Society
Buildloan-Newcastle	L + G Club-Teachers	Santander
Cambridge BS	L + G Rest Exc - PO	Scottish B.Soc
Chelsea B Society	L+G Rest Exc - BMS	Scottish Widows Bank
Chorley BS	L+G Rest Exc-Halifax	Skipton B.Society
Clydesdale Bank PLC	Leeds B Society	Stafford Railway BS
Co-operative Bank	Leek United BS	Teachers B Society
Coventry	Lloyds Bank	Tesco Bank
Coventry BS-Godiva	Loughborough B.S.	The Mortgage Works
Darlington	Magellan Homeloans	Tipton + Coseley
Dudley B Society	Manchester B.Soc	TSB - Intermediaries
Earl Shilton B.Soc	Mansfield	TSB Direct
Ecology B.Soc	Marsden	Ulster Bank Ltd
First Direct	MBS Lending LTD	Vernon BS
Fleet Mortgages	Melton Mowbray	Virgin Money PLC
Furness B.Soc	Metro Bank PLC	West Bromwich B. Soc
Halifax	Monmouthshire	Yorkshire B.Soc
Hanley Economic	Mortgage Trust	Yorkshire Bank
Hinckley + Rugby BS	N+P	