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ABOUT OUR SERVICES AND FEES

This document forms part of our agreement with you. For your own benefit and protection you should read About Our Services and Fees carefully before signing our Client Agreement. If you do not understand any point please ask for further information.

1. Whose products do we offer?

Insurance

We are insurance intermediaries and we act for you, the customer.

- We give advice in relation to contracts of insurance on the basis of an unlimited analysis of the market.

Home Finance Products

- We give advice in regulated mortgage contracts from the whole market.
- We give advice in consumer buy to let mortgage contracts.
- We give advice in business buy to let mortgage contracts.

2. What will you have to pay us for our services?

The cost of our services

1. Our standard charges are broken down as follows:

Insurance

- No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.
2. Where the chosen provider pays us commission for introducing you to them for life assurance or non-investment insurance, we will tell you the amount we will receive which may be a percentage or a flat fee of the total annual premium.
 3. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Home Finance Products

- A fee of £250.00 is payable immediately at the time of mortgage application for standard residential and buy to let products. We may also be paid commission from the lender.
 - A fee of £400.00 is payable immediately at the time of mortgage application for complex residential, buy to let and bridging finance. We may also be paid commission from the lender.
4. Where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.

5. You will receive a key facts illustration when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

6. If we charge you a fee and your mortgage does not go ahead, you will receive:

No refund.

Indemnity

7. If a fee for our services is to be deducted or a commission paid from a recommended product, should the product not proceed or be cancelled and this results in the non-payment of the fee or commission, the amount outstanding will be payable by you directly.

Gema Davidson Fernandez trading as Haven Mortgage Solutions is an appointed representative of The On-Line Partnership Limited which is authorised and regulated by the Financial Conduct Authority