



Our Mortgage and Insurance Services & Costs

It is important you read this document as it sets out important information about us, our services, and the protections you have when engaging with us. If you are unsure about any of the information below you should contact us immediately for further guidance.

The Financial Conduct Authority

Denyer Hill Limited is 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. Our Financial Services Register number is 1005933.

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 **Non-investment protection contracts**, we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, critical illness.

For **General Insurance contracts** we do not recommend any particular insurer, but we will work with you to find the right policy for you. We will put you in touch with another company that specialises in general insurance, and they will be able to provide you with a quote and help you to finalise your policy.

The Costs of our Service

Mortgages

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. We do not charge you a fee for our service. 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 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

We hope you will always be satisfied with the service you receive from us. However, If you do wish to register a complaint, please write to The Compliance Officer, Denyer Hill Limited, 34a Roestock Lane, Colney Heath, St Albans, Herts, AL4 0PR. T: 01727 852 673 E: info@denyerhill.com.

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 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 are 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 England and the parties shall submit to the exclusive jurisdiction of the English Courts.

Force Majeure

Denyer Hill Limited 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 signing. If you do not understand any of these, please ask for further information.

Applicant 1 Name:	Applicant 2 Name:
Applicant 1 Signature:	Applicant 2 Signature:
Applicant 1 Date:	Applicant 2 Date: