

## How we help you

Here's a brief guide on what we do and what it means to be a Mojo Mortgages advice customer. It's important you read this so you can decide if our services are right for you. Further details of our service terms can be found here in our [Terms of Advisory Services](#).

## What we do for you

We get you in your new home by helping you get a mortgage.

Or we help you remortgage, hopefully saving you a packet along the way.

And we can do the same if you're a buy-to-let landlord too.

We will get you and/or your family protected from a number of potential related financial vulnerabilities such as loss of life, income or critical illness.

Our free independent mortgage advice provides access to mortgage products by mortgage lenders from across the whole of the market.

Our free independent protection advice makes sure you know where you have protection gaps, how to prioritise these and recommends the right product(s) and level of protection for your needs and circumstances from a fair analysis of the marketplace.

We're working for you, so all our recommendations have your best interests in mind and are obligation free.

## What we will help you with

We will advise on:	We may introduce you to preferred partners for:	We can't help or advise on:
<ul style="list-style-type: none"><li>• First Charge Residential and Buy to Let Mortgages</li><li>• Protection for your mortgage related needs</li></ul>	<ul style="list-style-type: none"><li>• Impaired Credit Mortgages</li><li>• Second Charge Mortgages</li><li>• Non-UK Mortgages</li><li>• Non UK Resident Mortgages</li><li>• Commercial Mortgages</li><li>• Equity Release and Retirement Mortgages</li><li>• Raising Funds for Business Purposes</li><li>• Conveyancing Services</li></ul>	<ul style="list-style-type: none"><li>• Your Legal and Tax responsibilities</li><li>• Direct Deals from lenders</li></ul>

Where we cannot provide you with a service, we may look to introduce you to a preferred partner for the provision of these services. You are not obliged to take up these services, but if you do, we'll share your personal information to make your handover as simple as possible.

## Alternative Finance Options

If you are looking to increase your borrowing secured on your property alternative finance options may be available and more appropriate for you such as an advance from existing lender, a second charge regulated mortgage, a new first charge mortgage or other unsecured lending options. You should consider these options before proceeding with any new application.

## Other costs and fees

You should be aware that there may be additional fees and costs that are not charged by Mojo, but you may incur these when purchasing or remortgaging your home. These may include costs such as lender product fees, legal and conveyancing fees, land duty taxes, and valuation fees.

## What you need to do

Any advice provided is based on your personal financial circumstances and objectives. It is important that the information you provide is both accurate and honest, and a true reflection of your circumstances.

Failure to disclose relevant information, or change of circumstances prior to completion, to us, a lender, product provider or our partner service providers may result in an unsuitable recommendation, or a chosen service, or product being invalidated.

If you are providing us with another person's information or special category data (such as health data), as a joint applicant or as a policyholder you should first ask them to read our [Privacy Policy](#) and our [Terms of Our Advisory Services](#). By giving us information about another person you are confirming that they have consented for you to provide the information to us on their behalf and they understand how this will be used. We may be required to confirm this information with that person(s) at a later stage

## Conveyancing services

When Buying, Selling, or Remortgaging your property, it's important to ensure you have the right conveyancer in place to manage all legal aspects of your transaction.

Mojo has partnered with a leading and innovative conveyancing comparison provider, Smoove. Smoove's services allow you to compare and then instruct a member of their expert and validated panel of conveyancing firms, to take care of the legal side of your Purchase, Sale, or Remortgage.

Smoove's mission is to provide the best conveyancing experience possible, when Buying, Selling, and owning property. They provide a support service throughout, and save you time, striving to achieve transparent, quicker, and smoother transactions.

Mojo is not responsible for the conveyancing process itself, however, if you choose to benefit from this service via Mojo, we will work closely with you, Smoove and your appointed conveyancing firm, and liaise with your lender where necessary, to fully support you with our best possible service when Buying, Selling or Remortgaging your property.

## Verification Checks

To support any application, we are required to undertake identity verification, credit searches and anti-money laundering checks to meet both our own regulatory requirements as well as mortgage and protection provider obligations.

## Ongoing Service

It is important that a periodic review of your mortgage arrangements is undertaken. As part of our service, we will endeavour to contact you prior to the end of any initial rate mortgage deal period to assess your ongoing needs, the products continued suitability and advise on any new product rates and terms that may be available and suitable for you.

## How we get paid

We do not charge customers for any advice received or applications submitted.

We receive a commission from mortgage lenders or product providers for successfully completed applications advised by Mojo. These commissions never affect our advice. Details of the amount will be discussed with you before you proceed and included in your product illustration.

The commission from lenders and product providers varies but is typically based on a percentage of your loan amount or premiums. You can ask us for a list of the commission payable from all the lenders or providers we have considered.

Should you opt to benefit from our referral to one of our preferred partner services they may pay us an introduction fee. This varies by partner and the basis of the fee and point at which it may become payable are listed below.

Preferred Partner	Basis of Fee	Point when fee is payable
Smooove	£250 for purchase, £100 for sale or Transfer of Equity transactions and £75 for standard remortgage or fixed fee remortgage.	On completion
Together	Mortgages 0.3% of the value of the net loan Regulated Bridging Finance 0.5% (both subject to min £295, max £2500)	On completion

Mojo or our partners may also reward our colleagues if they achieve quality and performance expectations.

## Dealing with Difficult Circumstances or Vulnerability

Protecting the well-being of our customers is of utmost importance. We take great care to ensure that our services are designed with fairness and transparency in mind, and we strive to prevent any potential foreseeable harm particularly to vulnerable customers. Please let us know if you have any concerns or need additional support, as by letting us know we can flex and support you in the right way. Any disclosure you make will be held with your consent and confidentially.

If you are experiencing difficulties with your mortgage payments you can reach out to your lender who is there to assist you with empathy and understanding through difficult times. Reaching out will not affect your credit score.

If you would like some free help and guidance to deal with any stressful situations or feel that you are or may become vulnerable be that emotionally, financially, physically or any in any form please see the below for some guidance.

<a href="#">Dealing with the financial impact of the rising cost of living</a>	<a href="#">Information for victims of Financial Crime</a>
<a href="#">Free impartial financial help from MoneyHelper</a>	<a href="#">Protection from scams</a>
<a href="#">Stepchange debt charity</a>	<a href="#">MIND</a>
<a href="#">Citizens Advice Bureau</a>	<a href="#">Samaritans</a>

## Who regulates us?

Mojo is a trading style of Life's Great Limited we are authorised and regulated by the Financial Conduct Authority. You can check our authorisation and permitted activities on the Financial Services Register by visiting the [FCA's website](#) or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 478215.

The FCA is the independent watchdog that regulates financial services. They regulate our activities in respect of advising and arranging mortgages and pure protection insurance products.

The FCA does not regulate commercial, or business buy to let products, or the services of our conveyancing partners.

## What if you have a complaint?

In the event you wish to make a complaint, please contact us:

- **By phone** 0333 123 0012
- **By email** [complaints@mojomortgages.com](mailto:complaints@mojomortgages.com)
- **In writing** Complaints Officer, Mojo Mortgages, WeWork, No. 1 Spinningfields, Quay Street, Manchester M3 3JE.
- If we cannot settle your complaint with us, you may be entitled to refer it to the [Financial Ombudsman Service](#).

## 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. Further information about compensation scheme arrangements is available from the [FSCS](#).

For unregulated cases such as commercial or business buy to let products the Financial Ombudsman Service and Financial Services Compensation Scheme will not be applicable.

## Conflicts of Interest

We act on your behalf and in your best interests. Should we consider that there is a conflict of interest that would impede our independence to act in your best interests we will advise you of this prior to making any recommendation. It will be your decision if you wish to proceed with our service under those circumstances.

## Client Money

We do not hold client money. We may process payments for you on your behalf, but these payments will be made directly to the provider of the service or product.

## Data Privacy

We will only use and store your data as described in our privacy policy. Further information on how we use your data, your rights and a list of our relevant suppliers and partners can be found in our [Privacy Policy](#) available by clicking this link or on our website.

Mojo is a trading style of Life's Great Limited which is registered in England and Wales (06246376). Our registered office is The Cooperage, 5 Copper Row, London SE1 2LH. We are authorised and regulated by the Financial Conduct Authority and are on the Financial Services Register (478215)