How we help you

Here’s a brief guide on what we do and what it means to be a Mojo Mortgages customer. It’s important you read this so you can decide if our services are right for you.

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.

Our free independent mortgage advice provides access to mortgage products from over 90 different mortgage lenders.

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

What we can help you with

<table>
<thead>
<tr>
<th>We can advise on:</th>
<th>We can introduce you to preferred partners for:</th>
<th>We can’t help or advise on:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• First Charge Residential and Buy to</td>
<td>• Impaired Credit Mortgages</td>
<td>• Second Charge Mortgages</td>
</tr>
<tr>
<td>Let Mortgages</td>
<td>• Specialist Lending Mortgages</td>
<td>• Non-UK Mortgages</td>
</tr>
<tr>
<td></td>
<td>• Conveyancing Services</td>
<td>• Commercial Mortgages</td>
</tr>
<tr>
<td></td>
<td>• Life protection advice</td>
<td>• Bridging Finance</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Your Legal and Tax responsibilities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Direct Deals from lenders</td>
</tr>
</tbody>
</table>

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, and with your consent, we’ll share your personal information to make your handover as simple as possible.

Mortgage related Insurances

We can introduce you to our partner Anorak Life who are there to help you make informed decisions on how to protect your family financially through life insurance, income protection and critical illness cover.

Their advice service is free and as they are independent, they scan all the major insurers to find the right policies for you, working on your behalf.

Conveyancing services

When buying, selling, or remortgaging a house, it’s important to ensure you have the right legal advice.

We have partnered with a leading innovative conveyancing service provider, Optimus. They can take care of the legal side of property purchase, sale, or remortgaging through their expert and validated panel members.

Their aim is to support you, save you time, striving to achieve quicker and smoother transactions with their best possible service along the way.
Although Mojo are not responsible for the purchase process if you choose benefit from this service, we can work closely with your Optimus appointed legal adviser, liaising with your lender, if necessary, fully supporting you with our best possible service.

Verification Checks
To support your mortgage 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 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 varies but is typically based on a percentage of your loan amount. You can ask us for a list of the commission payable from all the lenders 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.

<table>
<thead>
<tr>
<th>Preferred Partner</th>
<th>Basis of Fee</th>
<th>Point when fee is payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optimus</td>
<td>£200 for purchase, £100 for sale transactions and £70 for remortgages.</td>
<td>On completion</td>
</tr>
<tr>
<td>Impact Specialist Finance</td>
<td>50% of any commission received from either the lender or provider of any ancillary products arranged by Impact.</td>
<td>On completion</td>
</tr>
<tr>
<td>Anorak Life</td>
<td>Anorak receive commission from product providers. Mojo receives part of that commission.</td>
<td>On completion</td>
</tr>
</tbody>
</table>

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

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 or our partner service providers may result in an unsuitable recommendation, or a chosen service, or product being invalidated.

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 re-mortgaging your home. These may include costs such as lender product fees, legal and conveyancing fees, land duty taxes, and valuation fees.

**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.

**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](https://www.fca.org.uk) 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 mortgage and pure protection and home insurance products.

The FCA do 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
- **In writing** Complaints Officer, Mojo Mortgages, WeWork, Dalton Place, 29 John Dalton St, Manchester M2 6FW.

- If we cannot settle your complaint with us, you may be entitled to refer it to the [Financial Ombudsman Service](https://www.financialombudsman.org.uk).

**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](https://www.fscs.org.uk).

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.

Version 1.6 02/2022
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 [https://mojomortgages.com/privacy-policy/](https://mojomortgages.com/privacy-policy/) 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, and head office is Dalton Place, 29 John Dalton St, Manchester M2 6FW.

We are authorised and regulated by the Financial Conduct Authority and are on the Financial Services Register (478215)