



## 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 advice provides access to mortgage products from over 90 different mortgage lenders. We can also advise you on your mortgage-related insurance options with a fair and personal analysis of the market providers.

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

### What we can help you with

We can advise on:	We can 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>• Life Protection</li><li>• Critical Illness Cover</li><li>• Family Income Benefit</li><li>• Income Protection</li></ul>	<ul style="list-style-type: none"><li>• Home Insurance</li><li>• Impaired Credit Mortgages</li><li>• Specialist Lending Mortgages</li><li>• Conveyancing Services</li></ul>	<ul style="list-style-type: none"><li>• Second Charge Mortgages</li><li>• Non-UK Mortgages</li><li>• Commercial Mortgages</li><li>• Bridging Finance</li><li>• Your Legal and Tax responsibilities</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, and with your consent, we'll share your personal information to make your handover as simple as possible.

### Conveyancing services

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

We have partnered with a leading innovative conveyancing service provider. They can take care of the legal side of moving and aim to make the process of buying and selling a property as smooth as possible.

Although we are not responsible for the purchase process if you choose benefit from this service this allows us to work closely with your legal adviser, and the ability to update and liaise with your lender if necessary, fully supporting you and providing you with our best possible service.

### Buildings and Contents Home Insurance

You will not receive advice from us for home insurance. We automatically provide buildings and home insurance quotations from Fairmead Insurance Limited (renamed from Legal & General Insurance Limited), part of the Liverpool Victoria General Insurance Group. These will be based on your current circumstances; mortgage needs and some general assumptions such as claims history. You are not obligated to take any quote supplied from us, but you are legally obligated to have at least buildings insurance in place on your mortgaged property when the mortgage begins.

## Verification Checks

To support your 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 and protection 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 and 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 providers varies but is typically based on a percentage of your loan amount or life policy's annual premium at inception and each policy renewal. You can ask us for a list of the commission payable from all the lenders and 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
Premier Property Lawyers	£300 for purchase transactions and £100 for remortgages.	On completion
Impact Specialist Finance	50% of any commission received from the lender and any ancillary products arranged by Impact.	On completion
Fairmead Insurance Ltd	20% of the annual premium for new policies and renewals	On completion and at renewal

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 provider may result in an unsuitable recommendation or a chosen plan 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, 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](#) 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, 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](mailto:complaints@mojomortgages.com)
- **In writing** Complaints Officer, Mojo, The Ropewalks, Newton Street, Macclesfield, Cheshire, SK11 6QJ

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 <https://mojomortgages.com/privacy-policy/> or on our website.

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