

## Welcome to Finance Planning

We have been providing award winning financial advice since 1999. We arrange mortgages and protection products from the 'whole of market'.

## Quality advice starts here

### Getting to know you ✓

In order to recommend the best mortgage and protection products, we need to understand your personal circumstances. We will do this by asking you questions that enable us to build a picture of your current financial position. By getting to know you, we will find out what is most important, helping you to prioritise your needs so that we can recommend a product which is right for you.

### Everything we discuss is strictly confidential ✓

We only share your personal information with those third parties required in order to perform our duties and your wishes. For example, arranging a mortgage requires us to share your information with a mortgage lender.

### The security of your data is really important to us ✓

All of your personal information is stored securely and backed up in a secure area, in accordance with latest legislation.

### Protecting you from mortgage fraud ✓

If someone were to use your identity to apply for a mortgage through us, we have measures to help prevent this by performing a series of checks. Likewise, we may perform certain checks on you, and where we do not meet you in person this may also include verifying your identity using a credit agency.

### Your personal information rights ✓

When it comes to your personal information, we put you first. You have a number of rights that you can exercise at any time. You can learn more about these rights by requesting a copy of our privacy policy or by viewing it online at [www.financeplanning.co.uk/privacy-policy](http://www.financeplanning.co.uk/privacy-policy).

## Ongoing service

### Keeping in touch ✓

Your mortgage may have an initial benefit period where the payments are less than the lender's standard variable rate. When this initial benefit period ends, the lender is likely to increase your payments unless we find you a better, more financially advantageous product. As such you can take comfort in knowing that once the initial period is up, we will make sure that you are offered the best available alternative at that time. After arranging your mortgage, we may make you aware of anything we feel you will have an interest in which typically involves your home, your mortgage or your personal finances. You can update your privacy settings at any time by unsubscribing to the emails or by visiting our website.

### Not forgetting the importance of protection ✓

When you take out a mortgage, you agree to make regular monthly repayments throughout its term. But, what if you are unable to make those repayments due to being unable to work and losing your income, becoming critically ill or even dying? Naturally, we will discuss these options with you.

## Who we are, and how we are regulated

The Finance Planning Group are specialists in advising on and arranging mortgages for customers, and financial protection to make sure that should the unforeseen happen they will not lose their home.

The Finance Planning Group Limited is authorised and regulated by the Financial Conduct Authority (FCA) and our permitted business is advising on and arranging mortgages and non-investment insurance business. Our FCA Register number is 715721.

You can check this on the FCA's Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768.

### The services that we offer

The remainder of this document explains the services you are being offered and how you will pay for them. Once we have assessed your needs, we will give you advice and make a recommendation in the following areas:

#### Mortgages

We offer a comprehensive range of first charge mortgages from over 100 lenders across the market. Second charge mortgages and bridging loans are products which we can facilitate, but which we do not offer advice on.

#### Insurance

We offer a comprehensive range of insurance products to protect you financially. These are Life Assurance, Critical Illness Cover and Income Protection. Our product provider panel is representative of a whole of market offering.

We also offer Buildings & Contents insurance to protect your home and belongings.

### What will you have to pay for our services?

This is how we are paid for our professional services.

#### Mortgages

Our advice fee for arranging your mortgage can be up to £499, depending on your circumstances. However, please refer to your fee agreement for your specific fee. We will also receive a payment from the mortgage lender. You will receive a personalised illustration prior to making a mortgage application which will inform you of any sum payable to us. We can provide you with information on the payments made by all lenders upon request.

#### Insurance

We do not charge a fee. We will be paid commission by the insurance product provider.

### What to do if you need to complain

If you wish to register a complaint, please contact us in writing to: The Compliance Officer, Finance Planning Group, Hurstwood Grange, Hurstwood Lane, Haywards Heath RH17 7QX. OR by phone: 01444 449 200

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### The 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 is dependent on the type of business and circumstances of the claim, and provides cover up to a maximum of £355,000. Further information is available from the FSCS.

#### Client Declaration

My Adviser has verbally explained the contents of this document, which I have also read and understood.

I have been made aware that my Adviser and the Finance Planning Group will remain in contact with me in the future, to help me with my financial needs, such as my mortgage and protection requirements. I understand how my personal information will be used by the Finance Planning Group, and have been given access to its privacy policy in order to understand and exercise my rights should I wish. I will disclose all information fully, accurately and honestly.

Signed .....  
Name .....  
Date .....

Signed .....  
Name .....  
Date .....