



Terms of Business

Non-Regulated Commercial and Bridging Loans

We are a mortgage and insurance intermediary that is acting on your behalf when delivering our services to you. You should use the information provided within this document to decide if our services are right for you.

Whose non-regulated loans do we offer?

We offer a comprehensive range of non-regulated loans from across the market.

Which service will we provide you with?

We will advise and make a personal recommendation for you after we have assessed your needs.

Please note that our non-regulated commercial and bridging service is restricted to helping you arrange a suitable loan. We will not advise you about whether or not the project you plan to invest in, will turn out to be a sound investment. In addition, we do not provide advice on the tax implications and recommend you seek professional advice through a tax expert.

In addition we cannot advise on licenses for 'House of Multiple Occupation' (HMO). You will need to seek advice in this area from your local authority.

Regulatory Position

In most cases, advising on and arranging commercial and bridging loans (on an investment property) is **not** regulated by the Financial Conduct Authority.

What will you have to pay us for this service?

Our initial consultation is free. If you decide to proceed with an application, a Broker Fee of no more than £499 will become payable at the point of application. We may also receive commission from the lender in addition to this fee, which we will retain.

You will receive a mortgage illustration when considering a particular commercial or bridging loan which will tell you about any fees relating to it.

Refund of fees

If we charge you a fee and you do not go ahead with your commercial or bridging loan, you will not receive a refund from us.

Conflicts of Interest

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interest from occurring in line with our conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflict of interest before the provision of services, to enable you to choose whether you still wish to proceed with services. A copy of our conflict of interest policy is available on request.

We may, on occasion, receive minor non-monetary benefits from third parties such as lenders or product providers (e.g. food and drink at a training event or stationary products). Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

Who regulates us?

We are authorised and regulated by the Financial Conduct Authority (FCA). Our financial services register number is 301947.

Our permitted business is:

- Advising on regulated mortgage and non-investment insurance contracts;
- Arranging (bringing about) regulated mortgage and non-investment insurance contracts;
- Making arrangements with a view to regulated mortgage contracts; and
- Making arrangements with a view to transactions in non-investment insurance contracts.

You can check this on the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768

What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing

...telephone

...email

The Complaints Officer
PjK Associates Ltd
Dolphin House
103 Frimley Road
Camberley
GU15 2PP

01276 22333

info@pjkassociates.co.uk

If you cannot settle your complaint with us, you *may* be entitled to refer to the Financial Ombudsman Service, although the Financial Ombudsman Service will not consider complaints for unregulated business.

Are you covered by the Financial Services Compensation Scheme?

Non-regulated loans are **not** covered by the Financial Services Compensation Scheme, except if they are regulated by the Financial Conduct Authority (as explained in section 3 of this document).

Where business is regulated by the FCA, mortgage advising and arranging activity is covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Communicating with you

We will provide information to you by whatever means are convenient to you and all such information will be made free of charge and in English. You may, at any time, choose to request information on paper that has previously been provided to you by means other than paper (e.g. email).

We will endeavour to contact you to review the financial products you have arranged through us to ensure our relationship with you continues and you receive service and support from us.

(e.g. contacting you towards the end of a fixed rate mortgage product to review the mortgage market as a whole).

Please indicate your preference for this communication:

Email: Telephone: Post:

Marketing

We may use personal data we hold about you to help us identify, tailor and provide you with details of products and services from us that may be of interest to you. We will only do so where we have obtained your consent and then have a legitimate business reason to do this and will do so in accordance with any marketing preferences you have provided to us.

Please indicate your preference:

Email: Telephone: Post:

In addition, where you have provided your consent, we may provide you with details of products and services of third parties where they may be of interest to you.

Please indicate your preference:

Email: Telephone: Post:

You can opt out of receiving marketing at any time. If you wish to amend your marketing preferences please contact us:

By phone: 01276 22333

By email: info@pjkassociates.co.uk

By Post: Dolphin House, 103 Frimley Road, Camberley GU15 2PP

Ending your relationship with us

You or we may terminate this agreement to act on your behalf at any time. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any services already provided / transactions already initiated, which will be completed unless otherwise agreed in writing. You will be liable to pay for any transactions made or carried out prior to termination in accordance with the charges as laid out in the payments section (What will you have to pay us for our services) of this agreement.

Client Declaration

This document confirms the services offered by PjK Associates Ltd and our charges for those services and forms the basis upon which our recommendations will be made. Please sign below to confirm you have received and read this document. For your own benefit and protection you should read this document carefully before signing it. If you do not understand any point, please ask us for further information.

By signing, you are also confirming that you have received a copy of our Data Privacy Notice.

Client Name:	Client Name:
Client Signature:	Client Signature:
Date Issued:	Broker Fee: