



## Asset-Cap Terms of Business

- Asset-Cap Ltd (AC) is an independent mortgage and general insurance adviser regulated by the Financial Services Authority. We are authorised by the Financial Services Authority to advise on and arrange life assurance, mortgage contracts, non-investment contracts (pure protection) and general insurance.
- These Terms of Business will come into force from the date of the letter, and will continue until they are amended or replaced.
- You acknowledge that we will hold and process, by computer or otherwise, information about you as a result of our client questionnaire, application or other personal data provided. This information will not be disclosed to other parties except other businesses who AC are affiliated, representatives or our compliance advisers, our auditors and any organisation requiring access to such information for regulatory purposes only, or any person having a legal entitlement to access.
- You hereby authorise AC to make enquiries and request any references as AC consider necessary in connection with making a mortgage application, whether of your employer(s) or otherwise and you authorise such persons to give this information to AC.
- You authorise AC to pass, at its discretion, any such information obtained to mortgage lenders. You give permission to lenders to conduct credit searches about you and accept that credit reference agencies keep a record of all credit searches whether or not you proceed to make a mortgage application. You accept that lenders may use credit-scoring methods to assess your status and to verify your identity. You also authorise AC to access information held by a lender related to a mortgage application made by you as a result of a service provided by AC.

## Committed to treating our customers fairly

At Asset-Cap, we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative 'Treating Customers Fairly'.

We recognise that both we and our customers have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

### **Our commitment to you**

We will:

- provide you with clear information about the products and service we offer, including fees and charges
- ascertain your individual needs, preferences and circumstances before recommending a mortgage
- only recommend a mortgage that we consider suitable for you and that you can afford – and always the most suitable from the available options
- not recommend a mortgage if we can't find one we consider suitable
- encourage you to ask if there's something you don't understand
- give you access to a formal complaints procedure should you become unhappy with our service

### **How you can help us**

To help us give you the most appropriate advice, we will ask you to:

- tell us as much as possible about your income and outgoings, to enable us to properly assess how much you can afford
- let us know about changes that might affect your ability to repay a mortgage
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service

If there is anything you would like to discuss about the service you have received please call us on 0207 002 7771.

Thank you for choosing Asset-Cap.

