

# Welcome to Unity Mortgages Ltd

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## Who are we and what do we do?

We are a firm of independent mortgage and insurance advisers and have been helping our clients with their mortgage and insurance needs.

Unity Mortgages Limited is an appointed representative of HL Partnership, which is authorised and regulated by the Financial Conduct Authority.

## What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- **Personal & Family Protection, for example a Life Assurance or Critical Illness Plan;**
- **Mortgages, including Buy-to Let;**
- **General Insurance, for example Buildings, Contents or Private Medical.**

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives. Following our research we will provide a personal recommendation(s) for you to consider. With your agreement we will then implement our recommendation(s) and arrange any products on your behalf. Ultimately, whichever type or level of service you require from us we will act in your best interests at all times. **Further details about these and other related services we provide are contained in the pages below. This also confirms the typical cost of our services and how we get paid for them.**

### IMPORTANT INFORMATION

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Before you consider our services in more detail we would like to draw your attention to the following important information: Before we undertake any work on your behalf we will set out, and agree with you, the terms and conditions of our engagement in a written Client Agreement. This will confirm the scope and specific services to be provided, including any on-going services, their associated costs and method of payment. It will also confirm how we use and store personal information we collect from you in the course of providing our services. A copy of our standard Client Agreement is available on request. We will not advise you if you are experiencing difficulties managing debts. Free help and advice about managing your debts is available by contacting the Money Advice Service via its website:

[www.moneyadviceservice.org.uk/en/articles/where-to-go-to-get-free-debt-advice](http://www.moneyadviceservice.org.uk/en/articles/where-to-go-to-get-free-debt-advice)

### INFORMATION ABOUT OUR MORTGAGE SERVICES

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#### Whose products do we offer?

We offer a comprehensive range of mortgage products from across the market but not deal's that you can only obtain by going direct to a lender.

#### How much will you have to pay for our mortgage services?

For establishing your needs, undertaking research and making a recommendation, we charge a fee of **£199**. Our fee becomes payable when we provide you with our recommendation(s). If you choose to proceed with our recommendation and the mortgage goes ahead, we will also be paid commission from the lender for arranging

the mortgage on your behalf. If you apply for a mortgage that does not go ahead, you will receive no refund. You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product including any fees relating to it.

## **INFORMATION ABOUT OUR INSURANCE SERVICES**

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### **Personal and Family Protection**

We offer products from a range of insurers for Life Assurance, Critical Illness Cover, and Income Protection Insurance.

### **General Insurance**

We offer products from a range of insurers for Buildings & Contents, Accident Sickness & Unemployment and Private Medical Insurance.

### **How much will you have to pay for insurance services?**

Typically we will not charge you a fee for advice and arranging an insurance product. We will receive commission from the insurer and this is reflected in the premium amount you pay to them. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy we arrange for you. You also have the option to pay for our insurance services by way of a fee. The amount we charge will depend on the amount and complexity of the work required.

Our standard rate of £100 per hour will apply and is charged in 15 minute intervals. For example if we spent 3 hours and 30 minutes preparing a recommendation and arranging the insurance product for you, our fee would be **£350 (exc. VAT)**. Our fee becomes payable when we provide you with our recommendation(s).

## **INFORMATION ABOUT OUR OTHER RELATED SERVICES**

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### **Non-Advised Services**

We will tell you how we get paid and the amount before we carry out any business for you.

### **Credit Broking**

We are also Credit Brokers. This means that if you require a loan other than a mortgage, (whether secured or unsecured, e.g. a personal loan) we can refer you to a specialist third party who can discuss your specific needs with you. We will not advise you on this type of borrowing and you will need to make up your own mind whether to go ahead with it or not.

### **Other Specialist Services**

As part of the TenetLime Limited Network of Financial Advisers we have access to support services and specialist expertise you would normally expect from a large organisation. Where it is in your best interest we may offer to refer you to another firm within the same Network for specialist services.

With your permission, the other firm may carry out research on our behalf or alternatively advise you directly. The total cost of this service, including our fees for any preparatory work the other firm relies on, will be no higher than our standard tariff of fees and charges stated above.

## Other benefits we may receive

Some of the firms whose products we recommend provide us with access to training and software which allows us to offer you a better service. Some of the costs of these benefits may be passed onto you as part of the total charges you pay, should you choose to purchase a product from one of these firms. Further information regarding these arrangements is available on request.

## WHAT HAPPENS IF YOU HAVE A COMPLAINT?

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If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint please contact us either in writing to: **Complaints, TenetLime Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ**; or by e-mail: [complaints@tenetgroup.co.uk](mailto:complaints@tenetgroup.co.uk); or by telephone: **0113 2390011**.



If we are unable to settle your complaint or you are unhappy with our response, you may be able to refer it to the Financial Ombudsman Service (FOS).

Further information about the FOS is available from their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on **0800 0234567**

## ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME?

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Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

### Long Term Insurance Contracts:

Arranging and advising on long term insurance contracts (e.g. a life insurance or critical illness policy) is covered for 100% of the claim without upper limit.

### General Insurance Contracts:

Arranging and advising on compulsory classes of insurance (e.g. employers liability), professional indemnity insurance, and general insurance contracts that pay out on death or incapacity due to injury, sickness, or infirmity (e.g. an accident & sickness policy) is covered for 100% of the claim without upper limit.

Arranging and advising on other types of general insurance contracts (e.g. Building and Contents) is covered for 90% of the claim without upper limit.

### Mortgages & Equity Release Products:

Arranging and advising on mortgages and equity release products is covered up to a maximum limit of £50,000 per person per firm.

Further information about the FSC is available from their website: [www.fsc.org.uk](http://www.fsc.org.uk)