

Our Client Agreement

Consumer Buy to Let

The Financial Conduct Authority

DTCS Financial Ltd is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK, and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our Financial Services Register number is 750262

Our Mortgage Services

We are independent mortgage advisers, and we will recommend a Buy to Let mortgage product that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability. We will consider all products and lenders that we have access to. This means we will not consider those lenders, or certain products from lenders, that are only available by you going direct to them.

Where you are increasing your borrowing we will consider the merits of both a new first charge mortgage and securing this by an additional mortgage on a second charge basis. You may have the option of a further advance from your existing lender, however, we will only consider this where we are able to deal directly with the lender on your behalf. It may be in your best interests to explore this option and look at the further alternative of an unsecured loan, as these may be more appropriate for you.

The Costs of our Services

Meeting Fee – We charge a non-refundable fee of £179 for all meetings, paid when you book, with the exception of the following, which are provided free of charge:

- Reviews of your mortgage within seven months of the end of a deal arranged by us, so at the end of a fixed rate deal for example.
- Protection advice meetings (life assurance, income protection etc) within one year of the commencement of a mortgage arranged by us.

The fee paid for your meeting is deducted from any fees charged for work which you instruct within 14 days of the meeting.

Mortgage Advice & Arrangement Fee - We charge a fee of £629 for advice on, and processing, your mortgage application (so, £450 if you proceed within 14 days of a paid meeting). This fee becomes payable on application (either in full or in principle) by debit or credit card or by bank transfer. We will also receive,



Tel: 01443 230670 Email: info@dtcsfinancial.co.uk

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and retain, any commission from the lender when your mortgage completes. This amount will be confirmed by the lender in their disclosure document. This is in addition to the fee charged to you at the outset. Should you wish, you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.

Our Ethical Policy

We are committed to providing the highest standard of advice and service possible. The interest of our customers is paramount to us, and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- Be open, honest and transparent in the way we deal with you
- Not place our interests above yours
- Communicate clearly, promptly and without jargon
- Treat you in the way we would like to be treated

Refund of fees

Our fees are not refundable, regardless of whether the lender accepts the application or declines it. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you. Should the lender reject your application we will work with you to understand why, and if possible, re-place your mortgage with another lender. For more information, please refer to our fee policy.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing. We are fully instructed once all documents requested are received, and payment of any fees is made in full.

Complaints

If you wish to register a complaint, please write to Daniel Saxton, DTCS Financial Limited, 28a Cowbridge Road, Pontyclun, CF72 9EE or telephone 01443 230670. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk, or by contacting them on 0800 023 4567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the limits applicable to the different product types is available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

Client Verification

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose, we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.



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Force Majeure

DTCS Financial Limited shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Law

This agreement is governed and shall be construed in accordance with the Law of England and the parties shall submit to the exclusive jurisdiction of the English Courts.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Declaration

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

I am aware of the costs of the services and agree to the amount and timing of these.

Important Notes:

Signing this is not confirming you want us to proceed with anything. You are signing to confirm you understand the contents of this document as it's important to us that you know how we work, and how we are paid.

You should seek separate legal and tax advice regarding your responsibilities of owning this type of property. Please note our service does not consider the suitability of you owning a Buy to Let or Let to Buy property for rental purposes.

PRINT NAME:

SIGN:

DATE:



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