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## Client Agreement

## Mortgage and Insurance Services

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## Client Agreement for Mortgage and Insurance Services

### Introduction

Baker Hudson have been happily helping people arrange their mortgages since 1991.

This agreement should be read in conjunction with our full terms & conditions in our Baker Hudson Client Agreement.

### Products

#### Mortgages

We offer an independent mortgage service. This means we will not place any restrictions on the mortgages we have access to but we will not consider deals that can only be obtained by going direct a lender. We can arrange both first and second charge loans and can advise on residential and buy to let mortgages.

#### Non-investment protection contracts

We offer non investment protection products for term assurance, income protection and critical illness cover from a range of insurers.

#### General Insurance Contracts

We offer buildings & contents insurance, accident, sickness & unemployment (ASU), private medical insurance (PMI) from a range of insurers.

### Services

#### Mortgages

We will provide you with advice after an assessment of your personal circumstances and requirements. This will include a detailed assessment of affordability.

#### Non-investment protection and general insurance

Once we know your requirements in terms of a product and cover we will provide you with you with a price quote.

### Our Fee Structure

#### Mortgages

We charge a fee of £295 which falls due on provision of the advice provided to you in recommending a mortgage deal. We may also receive a commission from the lender for placing the business.

This fee will be paid directly by you prior to our submission of the case. Should, on the information given by you, we feel that it will not be possible to place the mortgage we will inform you and no fee will be payable.

Please note our fee will be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should 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.

#### Non-Investment Protection & General Insurance

We do not charge a fee for these services as we will normally receive commission from the policy provider.

Our aim at Baker Hudson is simple:

**‘Help you make the right financial choices.’**

## About You

### First Applicant

Title	<input type="text"/>
Forename(s)	<input type="text"/>
Surname	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>

### Joint Applicant

Title	<input type="text"/>
Forename(s)	<input type="text"/>
Surname	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>

### Contact Details

Home Tel. No.	<input type="text"/>
Mobile Number	<input type="text"/>
Email Address	<input type="text"/>

Home Tel. No.	<input type="text"/>
Mobile Number	<input type="text"/>
Email Address	<input type="text"/>

### Marketing Consent

I/We hereby grant Baker Hudson permission to process my personal data for the purpose of Marketing. By providing your consent, you agree that you have given your express permission for us to market to you regarding products and services that we think may be of interest to you and by any means of communication that is suitable.

If you do not indicate your agreement for us to contact you we may be unable to provide you with details of products and/or services that may suit your needs and circumstances.

We would like to maintain a record of your express consent for us to contact you with products and services that we think may be of interest to you. Please indicate your consent to us contacting you by any of the means specified below:

Post  Phone  SMS  Email

### First Applicant Signature

Signed	<input type="text"/>
Dated	<input type="text"/>

### Joint Applicant Signature

Signed	<input type="text"/>
Dated	<input type="text"/>

### Adviser Signature

Adviser	<input type="text"/>	Signed	<input type="text"/>	Dated	<input type="text"/>
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