



## About our Services

ADD Capital Finance Limited, Arena Business Centre, 9 Nimrod Way, Ferndown, Dorset, BH21 7UH  
Tel. 01202 081400

This document outlines the services we provide, products we offer, fees for the services provided, and most importantly our regulatory body.

If you would like to talk to us to further discuss any of the information provided within this document, you may do so via email: [daniel@addcapitalfinance.co.uk](mailto:daniel@addcapitalfinance.co.uk) or, telephone: 01202 081400

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### 1. The Financial Conduct Authority (FCA)

The FCA is the financial regulatory body in the United Kingdom, but operates independently of the UK's government. The FCA regulates firms providing services to consumers and maintains the integrity of the UK's financial markets. The FCA requires us to provide this document to you, to retain for your records. Please use the information provided to decide if our services are right for you.

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### 2. Whose mortgage do we offer?

- We offer loan/ mortgages from the whole market.
- We only offer loans/ mortgages from a limited number of lenders. Our lenders provide coverage within the Bridging, Commercial, Development, Secured Loan and the Mortgage market. You are entitled to ask for list of the lenders we offer mortgages from.
- We only offer mortgages from a single lender

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### 3. Which services will we provide you with?

- We will advise and make a recommendation to you after we have assessed your specific needs and circumstances.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

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### 4. What will you have to pay us for this service?

- No fee - we will be paid commission from the lender.
- Broker / Application Fee - we will also be paid commission from the lender.

Should we arrange a loan/ mortgage for you, you will pay for our services – Please see fee scale below. This fee is for advice, recommendation and arranging your loan/ mortgage. You will also be required to pay for any legal / valuation costs associated with your loan/ mortgage. You will receive an Agreement in Principle/ European Standardised Information Sheet when considering a particular loan/ mortgage. This document will outline all fees payable in relation to that loan. You are entitled to request confirmation of all fees payable prior to receiving the Agreement in Principle/ European Standardised Information Sheet should you wish.

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Fee Type	Amount	When Payable
<b>1<sup>st</sup> Charge Mortgages</b>		
Application Fee	£295	Application
Broker Fee	£995 (Deals up to £100k) £0 (Deals £100k+)	Completion
<b>2<sup>nd</sup> Charge Mortgages (Secured Loans)</b>		
Application Fee	NONE	N/A
Broker Fee	£1,495 (Deals up to £50k) £2,495 (Deals £50k+)	Completion
<b>Buy to Let Mortgages</b>		
Application Fee	£495	Application
Broker Fee	£995 (Deals up to £100k) £0 (Deals £100k+)	Completion
<b>Bridging Loans</b>		
Application Fee	NONE	N/A
Broker Fee	1% of Loan Advance	Completion
<b>Commercial Mortgages</b>		
Application Fee	£495	Application
Broker Fee	1% of Loan Advance	Completion
<b>Development Finance</b>		
Application Fee	£995	Application
Broker Fee	1% of Loan Advance	Completion

### 5. Who regulates us?

ADD Capital Finance Limited is Authorised and Regulated by the Financial Conduct Authority. Our FCA Register number is 674671. Our permitted business is advising on and arranging regulated mortgage contracts.

You can check 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 (freephone) from 8am to 6pm, Monday to Friday (except public holidays), and 9am to 1pm Saturdays.

### 6. What to do if you have a complaint?

If you wish to register a complaint, please contact Daniel Hornblow (Director) via the following to request a copy of our Complaints Procedure:

...in writing: Arena Business Centre, 9 Nimrod Way, Ferndown, BH21 7UH

...by phone: 01202 081391

...by email: [daniel@addcapitalfinance.co.uk](mailto:daniel@addcapitalfinance.co.uk)

If you cannot settle your complaint with us, or, if you are not satisfied with how we have dealt with your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

**Address:** Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR

**Consumer Helpline:** 0800 023 4567 or 0300 123 9123

**Switchboard:** 0207 964 1000

**Fax:** 0207 964 1001

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



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### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations; however, this depends on the type of business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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### 8. Data Protection / Privacy Policy Overview

You will be provided with a copy of our full GDPR & Privacy Policy documents upon initial engagement – copies of these documents can also be found on our website: [www.addcapitalfinance.co.uk](http://www.addcapitalfinance.co.uk)

The Information you have provided us is subject to the Data Protection Act – information obtained will be held and kept in a secure, private and confidential manner. You confirm that you consent to us, or any company associated with us, processing both manually and by electronic means your personal data for the purpose of providing advice, administration and management. Your information may be passed to third parties to assist with the mortgage application process. The information shall be processed fairly and lawfully, and will only be processed for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and only retained for as long as it is relevant. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss, destruction or damage to the data.

If at any time you wish us, or any company associated with us, to cease processing your personal data, or contacting you for marketing purposes, please contact Daniel Hornblow, Director via:

**Telephone:** 01202 081400

**In Writing:** ADD Capital Finance Ltd, Arena Business Centre, 9 Nimrod Way, Ferndown, BH21 7UH

Subject to certain exceptions, you are entitled to have access to your personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

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### 9. Additional Marketing

From time to time we would like to contact you with detail of other services and products we provide. If you consent to us contacting you for this purpose, please tick to say how you would like us to contact you:

- Post
- Email
- Phone

Signed .....

Signed.....

Print Name.....

Print Name.....

Date.....

Date.....

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