

The Elite Mortgage & Protection Service

How we do business...



Initial Consultation

We will spend time understanding your personal goals, objectives and financial circumstances. Affordability needs to be assessed and we will look at this in detail along with how this would be impacted in the event of any unexpected changes.



Research

We will investigate the different types of mortgages from the many lenders currently available to determine the most appropriate for your needs and personal circumstances. We will also examine the various solutions available through the panel of insurers we access to ensure you are suitably protected should the unexpected happen.



Recommendations

We will let you know which products and lenders/insurers we have chosen and explain why we have recommended them and how the features, terms and conditions of these products address the needs and individual circumstances we identified during our initial consultation.



Submission

Once you are ready to go ahead, we will prepare and complete all the necessary documentation for you and submit them to the lender and insurer.



Lead Up To Completion

Acting on your behalf at all times, we will maintain regular contact with all parties involved step by step from submission to completion.

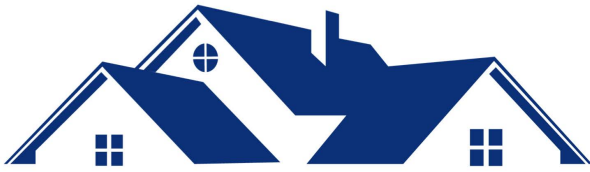


Periodic Review

With your consent we will regularly review your mortgage and protection needs as and when required, e.g. at the end of your redemption period or if your financial circumstances change.

Your home may be repossessed if you do not keep up repayments on your mortgage.





The Elite Mortgage & Protection Service

Why Use The Elite Mortgage & Protection Service...

Our objective is to meet the unique needs of each of our clients by offering an efficient and professional service, kept up-to-date by ongoing review:

Our Aims	How we achieve them
1 To ensure the provision of excellent service and fair treatment of our clients is central to our culture	All the decisions we take are based around achieving the best outcomes for our clients, including recruitment, remuneration, staff management and development, record keeping and monitoring. Our advisers are trained and tested regularly to ensure the standard of their knowledge and skills are maintained at the highest level.
2 To ensure all our recommendations are based on your own personal goals, requirements and financial circumstances	By taking time to thoroughly understand your individual circumstances we will be able to make sure our recommendations are tailored to your particular needs and objectives.
3 To provide our clients with clear information, and keep them informed throughout the entire advice process	We will ensure all our communications with you are clear and not misleading, and will provide you with a written report detailing our recommendations and how they will address your needs and objectives. We will ensure any communications either during or after the initial advice process are relevant to you and will provide you with copies of all relevant documentation in a timely manner
4 To provide you with products and services that perform as expected	We will only recommend products and services which are endorsed by Openwork. All lenders and providers recommended by Openwork have undergone a rigorous process of due diligence to ensure they perform to the standard expected.
5 To ensure we provide you with excellent on-going service.	We will keep in contact with you to ensure the arrangements we have put in place remain appropriate as your needs and requirements change over time. We will also provide any help required should you need to make a claim, a complaint or need to make any changes to your arrangements.

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The Elite Mortgage and Protection Service is a trading name of Pia Financial Services Ltd. Pia Financial Services Ltd is registered as a limited company in England and Wales (6422721) at Unit 2, 15 North Burns, Chester le Street, DH3 3TF. Pia Financial Services Ltd is an Appointed Representative of Openwork Ltd, which is authorised and regulated by the Financial Conduct Authority.

