



ABOUT OUR SERVICES AND FEES

This document forms part of our agreement with you. For your own benefit and protection you should read About Our Services and Fees carefully before signing our Client Agreement. If you do not understand any point please ask for further information.

1. Whose products do we offer?

Insurance

We are insurance intermediaries, and we act for you, the customer.

- ☒ We give advice in relation to contracts of insurance on the basis of an unlimited analysis of the market.
- ☒ We give advice in relation to contracts of insurance from a limited number of insurers. We will provide the list of the insurers we offer insurance from upon request.
- ☒ We give advice in relation to contracts of insurance from a single insurer.

Home Finance Products

- ☒ We give advice in regulated mortgage contracts from the whole market.
- ☒ We give advice in regulated mortgage contracts from a limited number of companies. A list of lenders we use is available upon request.
- ☒ We give advice in regulated mortgage contracts from a single lender.
- ☒ We give advice in consumer buy to let mortgage contracts.
- ☒ We give advice in business buy to let mortgage contracts.
- ☒ We do not give advice in deals that you can only obtain by going direct to a lender.

2. What will you have to pay us for our services?

Insurance

- ☒ A fee.
- ☒ No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.

1. Where the chosen provider pays us commission for introducing you to them for life assurance or non-investment insurance, we will tell you the amount we will receive which may be a percentage or a flat fee of the total annual premium.
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2. You will receive a quotation which will tell you about any other fees relating to any insurance policy.

Home Finance Products

- ☒ No fee. We will be paid by commission from the lender.
 - ☒ A fee relating to first the transaction you ask us to complete for you will apply payable immediately on production of the offer by the lender. Please see fee Scale provided at the end of this document.
 - ☒ Future transactions requested from existing clients will not incur a fee but if you withdraw from the deal prior to completion, we will charge a withdrawal fee. This is to cover the administrative work carried out by us on your behalf as we will not receive payment from the lender if your lending does not complete due to your withdrawal.
3. In addition to fees paid by you, where the chosen lender pays us commission for introducing you to them for the mortgage, we will tell you the amount we will receive.
4. You have the right to see the potential commission payable to us by different lenders, which will be made available to you upon request.
5. You will receive a European Standardised Information Sheet (ESIS) when considering a particular mortgage or home purchase plan, which will tell you about any fees relating to it.

Refund of fees

6. If we charge you a fee and your mortgage does not go ahead, you will receive:
- ☒ A full refund
 - ☒ A partial refund of the total fee payable for all our services.
 - ☒ No refund.
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Product Target Market	Broker fee	Withdrawal fee
Consumer Buy to Let (CBTL)	£395	£395
Second Charge	£495	£495
Equity Release Referral	£0	£0
Sub Prime	£495	£495
Standard residential purchase or First Time Buyer	£295	£295
Product transfer	£195	£195 (unless replaced with a remortgage or purchase application)
Re-mortgage	£295	£295
*Affordability letter (often for divorce)	£295	First revision £0, additional revisions £50 per revision.
Packager referrals where advice not given	£0	£0
Standalone Insurance or Insurance attached to lending	£0	£0
Rekey of Mortgage application due to Offer Expiry	N/A	£395

Note: The amount of the fee will be based on the type of lending the client engages us to secure for them in the first instance. We will then not charge for any additional lending request from existing clients and will only charge a withdrawal fee for work which is requested by the existing client and then the client withdraws meaning Abode Finance has worked for you in good faith but will not be paid by the lender. Items marked with a * do not come under the lifetime fee offer. Where we refer to a packager and retain the responsibility for the advice fees will be charged as per the below table.