



Terms of Business

Who are we and who regulates us?

Guide Financial Services and Guide Mortgages are the trading names of Asset Guide Limited, Ground Floor, Dunham House, Cross Street, Sale, Manchester M33 7HH, United Kingdom is directly authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Number is 918369.

Our contact telephone number is 03330348993 and our email address is info@guidemortgages.co.uk.

You can check this on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

How do we ensure your satisfaction?

Before offering any advice, we will take the time to fully understand your current situation, needs, and—if relevant—your risk tolerance. Any recommendations we make will be provided to you in writing.

At Guide Financial Services, we take our regulatory obligations very seriously. All team members are required to prove their competence in their roles, and our business is structured to fully comply with the standards set by the Financial Conduct Authority and the European Securities and Markets Authority.

How are things with you today?

At some point in life, any of us may need additional support or assistance. This could be due to our emotional state, health conditions, disabilities, a significant life event, or even challenges such as language barriers.

If you need any conditional support right now, please let us know (confidentially) so we can make your experience with us as positive as possible.

How we will communicate with you?

Unless you advise us otherwise, we will communicate with you via the following methods of communication:

- Face to Face
- Email
- Telephone
- Letter

 info@guidemortgages.co.uk
 www.guidemortgages.co.uk

 0333 034 8993
 Dunham House, Cross St, Sale M33 7HH



Please note that all our communications and documents will be provided to you in English. We can provide the following additional services as appropriate:

- Large Print
- Read out documents.
- Other

How do we look after your personal data?

You will receive our Data Protection Notice separately, which contains full details of our Data Protection policy.

Accounting to you

We will send you any documents related to your transactions as soon as reasonably possible. If multiple documents pertain to a series of transactions, we will typically wait until the series is complete before forwarding them to you.

Introduction to a third party

We may earn a fee for referring you to third-party product or service providers. If we do, we'll inform you in writing of the amount.

Please note, when we act as an introducer, promoter, or marketer of a scheme, we accept no responsibility for any issues that may arise from the referral. It is your responsibility to establish separate Terms & Conditions with the third-party provider

What is our process for handling your money?

Guide Financial Services does not handle client's money. We never accept a cheque made out to us (unless it is a cheque in settlement of broker fee or disbursements for which we have sent you an invoice) or handle cash.

Conflict of interest

We have a legal and regulatory obligation to take all appropriate steps to identify and to prevent or manage conflicts of interest from arising. In the event of any of our business interests or activities creating a potential conflict of interest we will ensure that we take all appropriate steps to manage the potential conflict by maintaining robust systems, controls and staff training. In the unlikely event that we are unable to prevent the potential conflict, we will fully disclose to you, the general nature and/or sources of conflicts of interest and the steps taken to mitigate those risks.

Further details of our conflict-of-interest policy are available upon request.

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Why is it necessary to identify me as a customer for this advice?

Guide Financial Services classifies all mortgage clients as “**customers**”, ensuring you receive full protections under the Financial Conduct Authority’s rules. More details can be found under the sections titled “What if I need to Complain?” and “What would happen if the lender you recommend to me were to go out of business?”

If it becomes necessary to classify you differently, we will discuss this with you first. Please be aware that this may result in the loss of certain regulatory protections, which will be clearly outlined in a revised agreement.

What range of products do we provide?

We offer a comprehensive range of mortgages from across the market but not deals that you can only obtain by going direct to a lender.

Finance Options

Firms are not required to consider whether any of the alternative finance options listed below might be more suitable if they do not offer those services.

We do offer the following alternative finance options:

Mortgage Products that are regulated by the Financial Conduct Authority	Mortgage Products that are not regulated by the Financial Conduct Authority
Consumer Buy to let	Buy to let
A further advance from an existing lender	A second charge mortgage
A Remortgage	Bridging Finance

We do not offer the following alternative finance options:

Mortgage Products that are regulated by the Financial Conduct Authority	Mortgage Products that are not regulated by the Financial Conduct Authority
Equity Release	Unsecured Lending

Unregulated Mortgages

It's important to note that not all mortgage loans and related services are regulated by the Financial Conduct Authority (FCA). Some of the advice and services we provide may involve products that are either unregulated or offer limited consumer protection.

Before proceeding, we will clearly inform you if any product we recommend is not regulated by the FCA.

If we are arranging a Buy-to-Let mortgage for you, please be aware that most Buy-to-Let mortgages are not regulated by the FCA. Should the recommended product fall into this category, we will notify you in advance.

We will also confirm whether any product we recommend is classified as a Business Loan, Business Buy-to-Let, or Consumer Buy-to-Let, and whether it is regulated or not.

What service will we be providing to you?

We will provide advice and make a recommendation based on an assessment of your needs.

You may request a personalised illustration from your adviser at any time, once we have discussed your requirements and provided information specific to the amount you wish to borrow.

What fee will I be charged for your advice?

A fee will be charged as per the table below depending on the type of transaction, this is payable on application for our service in relation to regulated mortgage contracts.

Schedule of Fees			
Transaction Type	Application Fee	Broker Fee-Employed	Broker Fee- Self-Employed
Mortgage (Purchase)	£99	£499	£749
Remortgage	No Fee	£499	£749
Product Transfer	No Fee	No Fee	No Fee
Further Advance	£99	£499	£749
Debt Consolidation	£99	£749	£749
Sub Prime	£99	£749	£749
Buy-To-Let Retirement Interest Only	£99	£749	£749
Special Purpose Vehicle Buy-To- Let	£149	£1,000	£1,000

"You may request a full list of all the lenders we use, including the procurement fees payable."

You will receive an illustration when considering a particular mortgage, which detail the full remuneration and all fees payable by you.

NB: If, at any point during the advice process, the disclosed fee changes—such as due to new information about the client's circumstances identified during the fact-finding stage—the firm must inform the client of the revised fee and payment terms before any fees become payable.

At what point will I be required to pay for your advice?

A 50% fee will be payable at the time of submitting the mortgage application, with the remaining 50% due upon receipt of the mortgage offer. We will confirm and agree this fee with you in writing through our fee agreement before providing any advice or processing services. Any commission due will be payable upon completion of the mortgage.

Will I receive my money back if the mortgage application is unsuccessful?

If we charge you a fee, and your mortgage does not go ahead, you will receive:

No refund of our fee if you decide not to proceed, this will cover our administration costs.

Non-Investment and General Insurance Services

Why is it necessary to identify me as a customer for this advice?

Guide Financial Services classifies all its clients as “**customers**”, for non-investment insurance business ensuring you receive full protections under the Financial Conduct Authority’s rules. More details can be found under the sections titled “*What if I need to Complain?*” and “*What would happen if the provider you recommend to me were to go out of business?*”

If it becomes necessary to classify you differently, we will discuss this with you first. Please be aware that this may result in the loss of certain regulatory protections, which will be clearly outlined in a revised agreement.

Non-Investment and General Insurance permissions

Guide Financial Services is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts. For example:

- Life Cover Assurance
- Critical Illness Cover
- Income Protection
- Family Income Benefit
- Relevant Life Cover
- Keyman Insurance

- Building & Content Insurance
- Private Medical Insurance
- Accidental Cover
- Business Insurance

What will I have to pay you for advice?

No fee will be charged to you; instead, we will receive commission from the provider.

We will disclose the total remuneration payable—including any fees, commissions, charges, expenses, and benefits—in the illustration provided by the product provider.

What if I need to complain?

If you wish to register a complaint, please contact us by email, telephone or in writing at address at the front of this agreement.

By Phone: 03330348993

By email: complaint@guidemortgages.co.uk

In writing: Asset Guide Limited, Ground Floor, Dunham House, Cross Street, Sale, Manchester M33 7HH, United Kingdom.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

<http://www.financial-ombudsman.org.uk>.

Please note that advice relating to the unregulated mortgage products mentioned above may not be eligible for review by the Financial Ombudsman Service.

What would happen if the provider you recommend to me were to go out of business?

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, or to make a claim, details are available at www.fscs.org.uk or call 0800 678 1100.

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category (listed below).

Protection and non-Investment Insurance mediation Firms failing after 8th October 2020

Protection is at 100% without limit, where the claim is in relation to a long-term insurance contract that is a pure protection contract, or the claim is in respect of a liability subject to compulsory insurance. In all other cases: 90% of the claim without limit.

Mortgages firms failing after 1st April 2019

Mortgage advising and arranging is covered for 100% of the first £85,000, so the maximum compensation is £85,000 per person per firm.

Where a non-regulated mortgage product has been recommended, you should be aware that such products will NOT normally be eligible for compensation under the FSCS.

(Please note that the FSCS does not cover buy-to-let mortgages)

Your confirmation for us to go ahead.

It is your responsibility to deal with us honestly and transparently. Failure to disclose important facts about your personal circumstances could significantly affect the advice we provide. In some cases, withholding information may impact your ability to obtain the most suitable product or even invalidate the product, especially if it is considered material non-disclosure, which could be regarded as fraudulent.

If you are unsure whether to disclose certain information, it is better to inform the provider so they can make an informed decision.

Additionally, it is your responsibility to ensure the product you receive matches your expectations. You should carefully review the application and offer documents for a mortgage, or the application and policy documents for an insurance policy. If anything is not as expected, please notify your adviser immediately.

This agreement forms the basis of our relationship, and we intend to rely on it. For your own benefit and protection, please read these terms carefully before signing. If you do not understand any part, do not hesitate to ask for further clarification.



By signing below, you are consenting to us retaining your data for the purposes outlined above.

Applicant 1

By ticking this box, you are consenting to us obtaining and retaining your Special Category Data for the purposes outlined above

Applicant 2

Please tick this box if you give consent for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

Name:

Signature:

Date:

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