

TERMS OF BUSINESS FOR LARGEMORTGAGELOANS.COM LIMITED

How we act for you

We can act for you if you live in the United Kingdom. There may be restrictions on how we can advise you if any of the following apply:

- You don't live in the UK;
- You are currently staying in the UK, but normally live abroad; OR
- You are currently staying in the UK and plan to move abroad or return to another country.

Please ask us for details if you think this may apply to you.

Conflicts of interest

In the course of our dealings with you we consider it unlikely that we will have a conflict of interest, or material interest in the transaction, other than the receipt of fees or commission described in our About Our Services document or Fee Agreement.

If this happens, or we become aware that our interests or those of one of our other clients conflicts with your interests, we will write to you and obtain your approval to proceed in the light of the disclosure. We will set out the steps we will take to ensure your fair treatment in the event of a conflict of interest for you to decide to allow us to continue to act for you.

Allowable Inducements

We may receive reasonable non-monetary benefits from lenders. We will not accept benefits that are unreasonable.

How we charge you for our services

Full descriptions of the payment options we offer are included in our About Our Services document which is issued on initial contact and our fee agreement which will be issued to you before you agree to proceed with an application.

Client money

We do not handle clients' money. We never accept cheques made payable to us or handle cash (unless it is payment in settlement of our fees and disbursements for which we have sent you an invoice). If you do send us money, this may delay your transaction as we may have to return it to you.

Data protection

Please refer to the separate Data Protection Statement that we have issued to you that sets out how we collect and use data about you. Our Privacy Policy is accessible on our website which sets out further guidance on how we handle your data.

Communications

We will communicate with you by means convenient to you and us. Our usual methods are face-to-face meetings, telephone and e-mail amongst others.

If you ask us to do something for you, we will confirm this to you in writing to ensure that we have understood your instructions correctly. If we give you advice, we will usually confirm it to you in writing.

In addition to making calls at your express invitation, we may contact you at intervals to review your existing

requirements. This may involve writing or telephoning you to outline possible changes in legislation or to advise you on services that might be of particular interest.

Provision of information by you

We seek to ensure that any personal information we hold about you should remain accurate and up to date, as this could affect the advice we give you. Therefore, please let us know if there are any significant changes to your personal details, when they occur.

If we ask you to fill out any forms or documents, you must do this promptly, accurately and honestly. You may be committing a criminal offence by completing a form with information that is not accurate or truthful. We will not be liable to you if you suffer financially because you have not completed a form or document truthfully or accurately. As and when requested, you must provide instructions to us in a timely and clear manner.

When we first meet, we will discuss the services we offer.

Termination of Authority

You or we may terminate our authority to act on your behalf in the provision of Finance Business at any time and this Terms of Business, without penalty.

Notice of this termination must be given in writing and will take effect from the date of receipt.

Any mortgage transactions that we are arranging will be completed in accordance with this Terms of Business unless you and we agree otherwise in writing. You will be liable to pay for any transactions made and / or services that are underway or carried out prior to termination and any fees and disbursements that are outstanding.

Applicable Law and Jurisdiction

These Terms of Business will be interpreted and construed in accordance with English law and is subject to the exclusive jurisdiction of the English courts, except if your address is in Scotland, when the courts of Scotland shall have non-exclusive jurisdiction.