



**Client Agreement**  
**TERMS OF CONDITIONS OF BUSINESS**  
**Residential**

Mirabeau Financial is an appointed representative of the Mortgage Times Group Limited which is authorised and regulated by the Financial Services Authority number 303007.

- 1 Mirabeau Financial will provide you with mortgage advice and a recommendation. We will try to arrange a Residential mortgage for you, which will be secured by a charge upon your property. Full details including interest rates, repayment period and initial monthly costs will be illustrated in the Key Facts Illustration we issue to you and the lender's mortgage offer.
- 2 Mirabeau Financial will provide you with a recommendation and arrange your mortgage. The fee we charge you will depend on your circumstances.
  - A fee of 1.5% of the advance will be payable on completion. If you pay the full 1.5% you will receive a refund of any commissions payable by the chosen lender.
  - A fee of up to 1.5% of the mortgage advance will be payable on completion. The level of this fee will be based on the complexity of your case.
  - A fee of 1.5% of the advance will be payable on exchange of contracts. If you pay the full 1.5% you will receive a refund of any commissions payable by the chosen lender.
  - An administration / booking fee of £[ ] is payable when you apply for a mortgage.
  - You will receive a key facts illustration which will tell you about all fees relating to your particular mortgage.
- 3 Your signature on this form shall be an irrevocable authority entitling Mirabeau Financial to:-
  - Obtain references on your behalf and make the necessary status enquiries required by the lender
  - Arrange for all the valuations necessary to complete the loan, after you have had time to peruse the Key Facts Illustration, for which you yourself will be liable.
  - Arrange for direct payment of Mirabeau Financial fee to be made to Mirabeau Financial following our advice and recommendation.
- 4 Your signature on this form also confirms that:
  - You accept that any mortgage advice given to you by Mirabeau Financial is given on Mirabeau Financial behalf and that Mirabeau Financial act independently of any Lender when arranging mortgage finance.
  - This document forms a legally binding agreement and that you have read its contents and fully understood its conditions and implications.
  - To the best of your knowledge and belief the statements made by you or on your behalf, in the mortgage application that this agreement relates to, are true and complete.
- 5 Mirabeau Financial is registered, as a Data User under the Data Protection Act 1998 and all information obtained by Mirabeau Financial on your behalf will be protected in pursuant of provisions of that Act.
- 6 You will be responsible for all legal fees in connection with the transaction, unless otherwise stated.
- 7 I/We give irrevocable authority to the Mortgage Lender, to provide Mirabeau Financial with all mortgage correspondence, relating to my/our account, including but not limited to the annual mortgage statement.

Mirabeau Financial is committed to providing an ongoing service for all your mortgage needs, ensuring that you always have the best home loan for your circumstances. As part of this service we will continually monitor the market to see whether you may be better off switching to another mortgage or to another lender. We may contact you periodically to make you aware of your best mortgage options at that time so you can make the most informed choice possible. If you do not wish to receive further updates, please contact your Mortgage Account Manager.

I/We have read and agree to the terms and conditions outlined above.

Transaction No \_\_\_\_\_

Clients Signature \_\_\_\_\_ Date \_\_\_\_\_

Clients Signature \_\_\_\_\_ Date \_\_\_\_\_