

Appointed Representative Terms of Business Letter



About Our Services

Mirabeau Financial is an Appointed Representative of The Mortgage Times Group Limited, 279 Tottenham Court Road, London, W1T 7RJ, which is authorised and regulated by the Financial Services Authority. The Mortgage Times Group Limited's FSA registration number is 303007.

Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

The level of service provided by us can, in certain circumstances be restricted to providing only information in respect of the products that we have at our disposal. This may involve limited questioning about your requirements. The precise level of service provided to you will be agreed and confirmed in writing prior to any further action.

Remuneration

We may receive commission from product providers and lenders if you take out a mortgage or insurance product. In respect of Regulated Mortgage Contracts, you will receive full details of the commission payable to us prior to the product coming into force. We are not obliged to disclose any details of commission payable from Non-Investment Insurance Contracts, unless you specifically ask us, in which case we will do so in writing.

Money Laundering Regulations

We may be required to verify your identity in accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations and will request the necessary evidence from you to prove your identity. Failure to provide satisfactory evidence could result in the product not proceeding.

Duty of Disclosure

It is your responsibility to provide complete and accurate information to us when you take out an insurance policy or mortgage. It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

General Authority

You hereby authorise The Mortgage Times Group Limited, its agents and its subsidiaries to make such enquiries as are necessary in connection with the service provided to you and you authorise the persons in possession of the information to supply us with the information. The persons in question shall include bankers, employers (past and present), other lending institutions, credit reference agencies, and any other person nominated by you or identified by us as being reasonably capable of providing the necessary information.

You authorise us to pass, at our discretion, information about you to third parties (such as Mortgage Lenders) in order to provide you with a service. You give permission for the third parties to process your information, to assess the information that has been provided in pursuit of the service that is to be provided to you.

You accept that the lenders in question will process the data to assess an application and authorise them to take all necessary action to complete this assessment. This may include sharing information with other firms or agencies and will also involve the lender retaining information.

Respecting Your Privacy

We treat all the information provided by you with the utmost care and security. Personal information provided by you may be held and maintained on computer records and will not be disclosed to other parties except businesses within The Mortgage Times Group Limited, our authorised agents or any organisation requiring access to such information for regulatory or legal purposes only, or for a purpose that enables the service provided to you to be completed.

We will hold and process data gathered from you or other agencies, in computer form or otherwise, as part of the provision of service to you. The information collected by us will be used for the purposes of processing and to communicate to you information about other products and services. We will also contact you by telephone or other means to review your needs and circumstances in the future. Once you are a customer of ours, this contact may be several years after your initial contact with us.

Please tick here if you consent to your details being used in this way.

SIGNATURE

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PRINT NAME

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DATE

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