

Stonehorse Finance Ltd

Mortgages • Insurance



Terms of Business

This document outlines important information about the services we offer and how we can act for you.

Please take the time to read this information and ensure you understand it.

Services We Provide

Once we have assessed your needs, we will give you advice and make a recommendation in the following areas:

Mortgages

We offer an unrestricted range of first charge mortgages, but do not offer second charge lending or bridging finance.

We also do not offer mortgage deals which are only available direct from the lender.

Protection

We offer products from a carefully selected number of insurers for Income Protection, Critical Illness Insurance and Life Assurance.

Please ask if you wish to be given a list of those insurers.

Home

We offer products from a range of insurers for Buildings and Contents Insurance.

Our Costs

This is how we are paid for our professional services:

Mortgages

We charge a typical fee of £250.00 in total, which is payable on completion of your mortgage.

We will receive commission from the lender in addition to the fees you pay.

Protection

We will charge no fee and will be paid commission by the insurer.

Home

We will charge no fee and will be paid commission by the insurer.

Any fee payable is non-refundable and the full terms are explained in our fee agreement. The amount of any commission we receive will be disclosed to you before you agree to proceed with an application.

How We Are Regulated

Stonehorse Finance Ltd is an Appointed Representative of Stonebridge Mortgage Solutions, 9 Lords Court, Basildon, Essex, SS13 1SS, which is authorised and regulated by the Financial Conduct Authority.

Our Financial Services Register number is 454811.

Stonebridge Mortgage Solutions' permitted business is advising on and arranging non-investment insurance & mortgages.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website <https://register.fca.org.uk> or by contacting the FCA on [0800 111 6768](tel:08001116768)

The Financial Conduct Authority is the independent watchdog that regulates financial services.

If You Have A Complaint

We hope that you will never have cause to complain but if you do and you wish to register a complaint, please contact our network:

In writing:

Stonebridge Mortgage Solutions
9 Lords Court, Basildon, Essex, SS13 1SS

By Telephone:

01268 644160

By Email:

complaints@stonebridgegroup.co.uk

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

Consumer Protection

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

Insurance advising and arranging is covered 90% of the claim, without any upper limit.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

Client Declaration

My adviser has verbally explained the contents of this document,
which I have also read and understood.

I will disclose all information fully, accurately and honestly.

I agree that my adviser (Greg Crouch) and Stonebridge Mortgage Solutions Ltd
may need to make enquiries in order to assess my circumstances.

I give authority for Stonehorse Finance Ltd & Stonebridge Mortgage Solutions Ltd
to take up such references and make enquiries about me as they consider
necessary. I give my consent for any person to disclose information
connection with my arrangements.

I understand this may include a request to confirm my income.

Signature:

Print Name:

Date:

Signature:

Print Name:

Date:

Your Personal Data

To enable us to give you the right advice, we will need to hold some personal information about you. The Data Controller in relation to any personal data you supply is Stonehorse Finance Ltd and any information you give will be processed in accordance with the General Data Protection Regulation.

Why We Need It

We need to know basic personal data and may share this information:

- To enable Stonehorse Finance Ltd and our representatives to manage your dealings with us. We may use personal information supplied to meet your needs in arranging a mortgage, loan, protection and any associated arrangements. Data will be processed in the legitimate interest of the business.
- To disclose information to any third parties relevant to the transaction; such as lenders, insurers, lending specialists or contracted software providers. Data will be processed in the legitimate interest of the business.
- In order to verify your circumstances, third parties may be contacted such as your employer, accountant or credit reference agency. Data will be processed in the legitimate interest of the business.
- For compliance monitoring purposes, your data may be made available to the Financial Conduct Authority. Data will be processed in the legitimate interest of the business.
- To allow Stonebridge Mortgage Solutions Ltd or their representatives to conduct compliance monitoring, to prevent financial crime, and to contact you for the purpose of ensuring you have received adequate advice. Data will be processed in the legitimate interest of the business.
- To assert our legitimate interest to be recompensed in return for our services in accordance with our Terms of Business.

Continued...

If you do not provide this information, then we will be unable to provide the services you have requested. We will not collect any personal data from you that we do not need in order to provide and oversee the services will provide.

If you provide an e-mail address, you consent to us sending communications by e-mail.

While we will take reasonable steps to ensure security of information by e-mail, you accept the risks involved with this type of communication.

What we do with your data

All the personal data we hold about you will be processed by our staff in the United Kingdom and selected third parties as detailed previously will have access to your personal data where there is a service they provide to us or there is a legal obligation for us to provide them with this.

Please be aware, however, that your information may be stored on a cloud-based system whose servers are located within the United Kingdom.

How Long Will Wek Keep It?

We will generally keep your personal data for a minimum of 6 years after our business relationship, after which time it will be destroyed if it is no longer required for the lawful purpose(s) for which it was obtained.

The business relationship will usually be classed as over once we are aware any mortgage or insurance product has ended.

What we would also like to do with your information

So we can make your transaction as easy as possible, we are happy to update the following parties with progress of your application.

We will only do this with your permission, please tick the relevant boxes:

- The selling agent, vendor, builder or sales progressor for a property you are buying
- Your solicitor or conveyancer
- The person or organisation who introduced you to us

We would also like to send you information about our own products and services, by post, telephone, email and SMS. We will contact you for a maximum of 5 years unless you renew your permission.

If you agree to being contacted in this way, please tick the relevant boxes:

- Post
- Email
- Phone
- SMS

Are you happy for us to call you about your future mortgage needs:

- Yes
- No

Sensitive Personal Data

In addition to the basic data described in this document, it may also benefit you to notify us of any health condition or disability you have, so that we are aware of these conditions.

This type of information is known as 'special category information' (you may also know this as 'sensitive personal data') and we require your explicit consent to process this information.

This kind of information will only be collected from you and used by us to assist you in connection with an insurance application, as such it may be shared with an insurance company in order for them to consider your application.

Some insurers may give you the option of speaking to them directly with this information.

I confirm that I have read and understood the above information regarding Stonehorse Finance Ltd use of sensitive personal data and consent to them processing information I may provide regarding health conditions & disabilities.

Signature:

What Are Your Rights?

Under data protection legislation, you have several rights relating to the use of your personal data:

- You have the right to ask for a copy of information, usually free of charge. We will respond to this request within a month.
- You also have the right for certain data you have provided to us with to be provided to you in a structured and commonly used electronic format (for example, a Microsoft Excel file), so that you can move, copy or transfer this data easily to another data controller. You may also request that transmit this data directly to another organisation where it is practical for us to do so.
- You have the right to have personal data rectified if it is inaccurate or incomplete.
- You are entitled to have data deleted if it is no longer needed or there is no longer a legitimate reason for the processing, or if the data in question has otherwise unlawfully been processed. You may also request deletion of your personal data if it was only being processed as a result of you consenting to this and you now withdraw your consent.
- You have the right to object to the processing of your personal data (note that this only provides you with the right to raise your objections, not a blanket right to have any and all processing cease).
- You have the right to restrict the processing of your personal data under certain circumstances, including if you have contested its accuracy and while this is being verified by us, or if you have objected to its processing and while we are considering whether it has legitimate grounds to continue to do so.

How To Complain About Use Of Your Data

If you wish to raise a complaint about how we have handled your personal data, including in relation to any of the rights outlined above, you can contact us at complaints@stonebridgegroup.co.uk and they will investigate your concerns.

If you are not satisfied with our response, or believe we are processing your data unfairly or unlawfully, you can complain to the Information Commissioner's Office (ICO).

You can find further information about the ICO and their complaints procedure here: <https://ico.org.uk/concerns>

I have read this information and understand how the information I provide may be used.

Signature:

Print Name:

Date:

Signature:

Print Name:

Date: