1. Who we are

New Homes Mortgages LTD is an appointed representative of Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited, which are authorised and regulated by the Financial Conduct Authority (FCA).

Mortgage Advice Bureau Limited's Financial Services Register number is 455545 and its permitted business is advising on and arranging mortgages and general insurance.

Mortgage Advice Bureau (Derby) Limited's Financial Services Register number is 466154 and its permitted activities are advising on and arranging mortgages and general insurance.

Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited are authorised and regulated in respect of consumer credit activities.

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

Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited's address is Capital House, Pride Place, Derby, Derbyshire, DE24 8QR.

2. Client Privacy Notice - Addendum

This section should be read in conjunction with the Client Privacy Notice previously sent to you. It describes the data processing performed by your adviser's Appointed Representative firm in addition to that performed by Mortgage Advice Bureau.

Appointed Representative Details:

New Homes Mortgages LTD

Unit 3

Thornfield

Cross Street

Bramley

S66 2SA

12292321

New Homes Mortgages LTD is an Appointed Representative of Mortgage Advice Bureau and Mortgage Advice Bureau (Derby) Ltd. As joint controllers of your data, we comply with Data Protection laws in the United Kingdom.

Data Processing By Your Appointed Representative Firm:

To manage our client relationship with you which will include:

- Notifying you about changes to our terms or privacy policy
- On-going contact and re-engagement with you when existing products approach expiry and or to review your protection needs
- Customer reviews / surveys

The lawful basis of processing when notifying you about changes to our terms or privacy policy is performed as performance of a contract with you or to comply with a legal obligation.

With Mortgage Advice Bureau and New Homes Mortgages LTD as joint controllers, when contacting you to review your existing mortgage / protection needs and to maintain and improve customer service standards using customer review and surveys, this is performed under the legitimate interest lawful basis for processing.

Questions:

If you have any questions or complaints relating to how we use your personal data, or if you wish to exercise any of your rights regarding your personal data, please contact data.protection@mab.org.uk or by writing to us.

3. Mortgages we offer

- We offer a range of first charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender.
- If we are recommending a Buy to Let mortgage for you, it is important to understand that not all Buy to Let mortgages are regulated by the FCA, we will confirm to you if any product we are recommending is not regulated.

Alternative options

- We do not offer advice on second charge mortgages or loans, commercial lending, or unsecured lending. Where you have a need for these types of loans, we can refer you to a specialist broker.
- Where we identify other products and services that could be of interest to you, we will make you aware of them.

4. The mortgage service we offer

We are committed to delivering the highest standard of service and customer care throughout your financial lifecycle.

We will advise you and make a recommendation, after your needs have been assessed. This means we will:

- Explain all parts of the mortgage journey to you and the value we will add to your journey
- Get to know you and understand your needs, preferences and circumstances
- Identify your lifestyle and financial expectations over the life of the mortgage
- Explore your needs fully and discuss any contradictions, to clearly establish your needs and priorities
- Advice and recommend products that are suitable for your needs

Any recommendation we make will be supported by and explanation of:

- The implications of the features of the mortgage recommended, both now and in the future
- The costs associated with the mortgage and the implications of adding any of these to the mortgage
- The next steps and timescales once your application has been submitted to the lender
- Who to contact for help or support throughout your application

Our advice will always be based upon what best meets your needs and circumstances on the day the application is made. However, mortgage products change on a frequent basis and this means that a more suitable product may become available after our advice is given, but before your application completes. As it is not possible for us to automatically check all products daily, we will agree with you what checks we will undertake to see if a more suitable product is available.

Fees & Costs - Residential & Buy To Let Mortgages

Our actual fees and charges will be explained before we do any work, and we will explain payment options to you.

There may be additional costs and charges relating to the mortgage product we recommend. You will receive a Mortgage Illustration when considering a particular mortgage and product, which will detail any fees relating to it. We will receive commission from the mortgage lender (in addition to the fees you pay). The precise amount paid by the lender recommended to you will be detailed in the Mortgage Illustration which we will give to you.

You will also receive a report confirming the reasons for the recommendation and copies of illustrations and any other relevant information.

5. Protection planning

- We offer Life, Critical/Serious Illness, and Income Protection products from a panel of leading insurers. Our panel consists of: Aviva, Guardian, Legal & General, LV=, Royal London and Vitality.

- We offer Buildings and Contents products from a panel of leading insurers: LV=, Paymentshield and Uinsure.
- We will advise you and make a recommendation, after your needs have been assessed.
- We arrange policies with the insurer on your behalf. You do not pay us a fee for doing this.
- We will receive commission form the insurer(s), which will be a percentage of the total annual premium.

We believe that advice is required when considering protection. There are many different ways of ensuring you are correctly protected and the expert professional guidance we give you will help you through this process.

- The first step is to understand your personal circumstances, so that any solutions will fit your individual needs.
- We will look at what current provisions you have and take them into account, including any personal protection you hold as well as any you may have at work.
- We will then help you arrange the right quality of cover within your budget, making sure that any recommendation is affordable.

We believe in bespoke solutions tailored to your own personal circumstances and we will provide you with a written report on why any recommendation has been made.

We will discuss the appropriate timings to review your arrangements, because your circumstances may change and products and process on offer can change as well.

6. Duty of Disclosure

Any advice provided is based on your personal financial circumstances and objectives. It is important that the information you provide is both accurate and honest, and a true reflection of your circumstances. It is your responsibility to provide information in this way to a provider or organisation that provides products and services recommended to you. Failure to disclose relevant information, or changes in your circumstances, to a provider may result in your plan or product being invalidated. We strongly recommend that any information provided to us is checked thoroughly prior to submission.

7. If you are not happy with our service

Our number one priority is to provide you with the highest level of service. However, we know that sometimes things don’t go as planned. Customer feedback helps us understand where things have gone wrong and gives us the opportunity to put them right. It also helps us to understand where we need to improve the service we offer. If you have a complaint about your adviser or the advice you have received, please contact us:

- In writing: Resolutions Department, Mortgage Advice Bureau Limited, Capital House, Pride Place, Derby, Derbyshire, DE24 8QR
- By phone: 01332 200020
- Email: complaints@mab.org.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information on the services provided by the FOS can be found on their website www.financial-ombudsman.org.uk/, or:

- In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- By phone: 0800 023 4567 or 0300 123 9123
- Email: complaint.info@financial-ombudsman.org.uk

If your complaint is related to how your personal data has been processed and you are not satisfied with the response from us, you have the right to complain to the Information Commissioner's Office (ICO). Who is the regulator for data protection in the United Kingdom.

8. Addressing financial crime

As part of its responsibility to ensure the integrity of the UK financial services markets, the Financial Conduct Authority requires us to have adequate systems and controls in place to prevent financial crime.

All transactions relating to the services we provide are covered by, and adhere to, the Money Laundering regulations and Proceeds of Crime Act.

Our responsibilities include, but are not limited to, verifying the identity and address of our customers. Identity verification checks may include electronic searches through an Electronic Identification Verification Service, electoral roll and use of credit reference agencies.

We will also require proof of your income and expenditure, and the source of any deposit funds to further satisfy these requirements. Your adviser will confirm what documentation is required.

9. Financial Services Compensation Scheme (FSCS)

We are covered by the 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. Further information about the limits applicable to the different product types available from the FSCS at www.fscs.org.uk/what-we-cover

10. The Law we operate under

All of our agreements provided are governed and construed in accordance with the laws of England and Wales, in relation to any dispute. For your protection you agree to submit to the non-exclusive jurisdiction of the English court.