

The Old Vicarage
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EVERGREEN FINANCIAL
S O L U T I O N S L T D
INDEPENDENT FINANCIAL ADVISERS

Mortgage & Insurance Services & Costs

Authorisation Statement

Evergreen Financial Solutions Ltd. is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Our Services

We offer products and services as follows:

Products

- **Mortgages** - we offer an Independent mortgage service. This means we will not place any restrictions on the mortgages we have access to but we will not consider deals that can only be obtained by going direct to a lender.
- **Non-investment protection contracts** - we offer non investment protection products e.g. term assurance, income protection and critical illness from a range of insurers.
- **General Insurance Contracts** - we offer buildings & contents insurance, accident, sickness & unemployment (ASU) and other general insurance products from a range of insurers.

Services

- **Mortgages** – We will provide you with advice after an assessment of your personal circumstances and requirements. This will include a detailed assessment of affordability
- **Non-investment protection contracts** - we will provide you with price information only after you have provided us with your demands and needs for a particular type of product and cover
- **General insurance contracts** – we will provide you with advice after we have assessed your demands and needs for a particular type of insurance

The Costs of our Services

Mortgages

We charge a fee of £295 which falls due on provision of the mortgage application. We may also receive a commission from the lender for placing that business. In that event we may offer to defer payment of the £295 fee and include all or part of this in any commission due. This offer will depend on the amount of commission we are due to receive and the nature of the application.

This fee will be covered by the lender or paid directly by you at the above time, unless it is your wish to add our fee to your mortgage loan.

Please note our fee will be charged should the lender reject your mortgage application. It should also be noted we do not provide a refund should the mortgage not proceed to offer.

Confirmation of all fees and commission will be provided by way of an illustration before any application is submitted.

Non-Investment Protection and General Insurance Contracts

We do not charge a fee for these services as we will normally receive commission from the policy provider.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Cancellation rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering into a contract of protection or insurance we will provide you with specific details should this apply to include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

Complaints

If you wish to register a complaint, please write to **Evergreen Financial Solutions Ltd. The Old Vicarage, Chiverton Cross, Truro, Cornwall TR4 8HS** or telephone **01872 560120**.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Most types of mortgage business are covered for 100% of £50,000, whereas protection and insurance business is covered for 90% of the claim, without any upper limit. Further information about this compensation scheme arrangement is available from the FSCS.

Anti-money laundering

We may be required to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This client agreement is governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

Force Majeure

Evergreen Financial Solutions Ltd. shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

DECLARATION

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

I/We are aware of the costs of the services and agree to the amount and timing of these. My/Our preferred method of paying these costs is (please tick as appropriate);

By direct payment

(where possible) **By inclusion on the mortgage loan**

You must be aware that adding our fees to the mortgage loan will increase the total amount you pay over the term of that loan as the lender will apply their interest charges to this amount

Client Name

Client Signature

Dated

Client Name

Client Signature

Dated