

What are our Fees and Charges?

Insurance

We will not charge you a fee for our services relating to insurance, but we will receive commission from the product provider. The commission will be calculated as a proportion of the premiums paid for the insurance product.

You will receive a quotation which will tell you about the fees and charges relating to any insurance policy that we recommend.

Mortgages

For our mortgage advice services, we will charge a fee of between £0 and £500. Depending on the complexity of advice given. The fee is payable on completion.

As our fee is only payable on completion of the mortgage no fee is charged if the mortgage does not complete. You will not receive a refund if your mortgage or loan does not go ahead.

We will also be paid a procuration fee from the lender. The amount of the procuration fee will be disclosed to you.

You have the right to ask us to provide information on the range of procuration fees that the lenders on our panels offer to us.

If an application is submitted to a lender via a packager (a 3rd party specialist) we will be paid commission by the packager. This will be disclosed to you.