

Terms of Business

Mortgage & Insurances

This information helps you understand the level of service you should expect from us in connection with your mortgage and insurances and the cost for these services.

Our Professional Status

Premier Financial Group Ltd is authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority (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: <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 525971.

Products we Recommend

Mortgages and Remortgages

We offer a comprehensive range of mortgages from across the market, but not those that can only be obtained by going direct to a lender. We will provide you with advice and arrange the mortgage product on your behalf after an assessment of your personal circumstances and requirements. This will include a detailed assessment of affordability.

Non-Investment Protection Contracts

We offer life insurance, income protection and critical illness cover from a range of insurers. We will provide you with advice and arrange the insurance product on your behalf after an assessment of your personal circumstances and requirements.

General Insurance Contracts

We offer buildings and contents insurance from a panel of Insurers. A full list of the insurers is available on request. We do not provide you with advice on what choices to take, but we will explain the merits of such choices for you to make an informed decision. We will arrange the insurance product for you on your behalf based on your requirements.

We also offer accident sickness and unemployment cover from a range of insurers. We will provide you with advice and if you wish to proceed, arrange the insurance product on your behalf after an assessment of your personal circumstances and requirements.

Our Mortgage Service Costs

Definitions - Our mortgage services fit into either of two categories:

Standard: No adverse credit

Complex: Adverse credit

Standard mortgage £349 on offer

Complex mortgage £449 on application

Standard remortgage £279 on completion

complex remortgage £349 on completion

Where a lender allows you to transfer products during the term of a mortgage and we arrange this for you, we will receive a commission from the lender in most cases otherwise we charge £99.

Refund of Fees Policy

Once an application is made, any application fees become non-refundable irrespective of a lender's decision. Where you qualify to pay a fee after an offer is made and the lender does not make an offer acceptable to you, the fee shall be non-payable

Non-investment Protection Contracts

We do not charge a fee for Insurances as we receive remuneration from the insurer.

General Insurance Contracts

We do not charge a fee for Insurances as we receive remuneration from the insurer.

Our complaints procedure

Our aim is to provide you with a professional and confidential service that delivers the highest possible standards. However, there may be occasions where you feel this has not been achieved and should you wish to make a comment or complaint about any aspect of the service we will provide, you can do this by contacting us in any of the following ways:

in writing:	by telephone:	by email:
Compliance Officer, Premier Financial Group Ltd, Independent House, 18-20 Thorpe Road, Norwich, NR1 1RY	01603 971380	complaints@pfgmail.co.uk

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you can not settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service via www.financial-ombudsman.org.uk or by contacting them on 0800 0234 567.

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.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) if we can not meet your obligations. This is dependent on the type of business and the circumstances of the claim. Most types of mortgage business are covered for 100% up to £85,000, 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.

Unforeseen Circumstances

Premier Financial Group 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.

Independent House
18-20 Thorpe Road
Norwich, Norfolk
NR1 1RY

T: 01603 750000
E: ask@PFGmail.co.uk
W: www.premierfinancialgroup.co.uk
Twitter: @premierFG Facebook: PFG1820

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Premier Financial Group Ltd is authorised and regulated by the Financial Conduct Authority | Financial Services Register Number 525971
Registered in England and Wales: 6933007

To be retained by Premier Financial Group

Declaration

Signing this acknowledgement does not obligate you to proceed, but if you do wish to proceed, you agree to our fees referred to within the letter of engagement.

I/we have received, read and retained the Terms of Business for Mortgages & Insurances

	Applicant 1	Applicant 2
Name		
Signature		
Date		