

Buy-to-Let Mortgage Terms of Business

This document provides important information about our services and the way that we, H D Consultants (referred to in these terms of business as "we" "us" or the "Appointed Representative" as the context requires) provide services to you, the client.

H D Consultants is an appointed representative of Personal Touch Financial Services Limited (referred to in these terms of business as "PTFS"), of Trinity 3, Trinity Park, Solihull, Birmingham, B37 7ES. PTFS is authorised and regulated by the Financial Services Authority ("FSA"). The FSA registration number of PTFS is 187834.

Please note that the FSA do not regulate most Buy-to-Let mortgages and our services in relation to this transaction will not be covered by the Financial Ombudsman Services or the Financial Services Compensation Scheme. Where the transaction is regulated by the FSA we will inform you immediately and issue you with new Terms of Business.

1.1 Methods of Communication

You agree that you may communicate with us, and we may communicate with you, via telephone (mobile or otherwise including SMS), post, email or fax. For these purposes, our contact details are as follows.

By Writing: Head Office, 109 Maldon Rd, Colchester, Essex CO3 3AX

By Telephone: 01206 577 266

By Fax: 08717 334 367

By Email: office@hdconsultants.net

1.2 Our Services

Full details of the products we recommend to you including, for example, information on the rate of interest charged, fees payable to the lender and any early redemption penalties, will be covered in the relevant product disclosure information. This will be supplied to you before you conclude any contract.

Any products we have arranged for you will not be kept under review, however, we will do so if you specifically request this as part of any advisory services provided by us to you.

We confirm that our principal, PTFS, maintains Professional Indemnity Insurance with regard to advice provided to you by the Appointed Representative in respect buy-to-let mortgages.

We may be remunerated upon completion of your mortgage directly by the lender by way of commission. Alternatively, we may charge a fee to you for our services. Any such fees payable by you will be set out in details in a separate client fee agreement which will require your agreement by signature prior to us providing our services.

1.3 Client money

We will not accept client money other than in respect of fees payable to us, for which you will receive an invoice.

1.4 Risk

If you do not have sufficient funds to repay the outstanding balance at the end of the term the lender has the right to repossess and then sell your property.

1.4.1 Please be aware property values and prices fluctuate according to market conditions, and the value of your property may go down as well as up. In the future, this could mean that your mortgage loan exceeds the property's current market value, i.e. you could be in a 'negative equity' situation.

1.5 Information provided by you

It is your responsibility to provide complete and accurate information to us, or any lender, at every stage of the relationship. It is important that you ensure all statements that you make to us or any lender, are true and accurate and that you fully disclose all material information when requested to do so.

If you fail to disclose any material information to us or to any lender, this could invalidate your loan or mortgage agreement. We cannot be held responsible for your failing to disclose relevant information when requested to do so.

1.6 Conflicts of interest

Circumstances can arise where we, PTFS or one of our other clients has an interest in business being transacted for you. If this happens, or we become aware that our interests, or those of one of our other clients, conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

1.7 Data protection

You can be assured that we will keep all of your personal information private and confidential, even when you are no longer a client, except where disclosure is made at your request or with your consent, in accordance with these terms of business or where the terms of the Express Consent Form apply. We cannot be held responsible for the information held on your file becoming inaccurate due to a change in your circumstances if you fail to inform us of such changes.

The "Data Controller" for the purposes of the Data Protection Act 1998 ("**DPA**") is the Appointed Representative. The Appointed Representative will process your personal data to provide you with advice, to progress any application you may choose to make with a product provider or lender, to comply with any regulatory requirement of either PTFS and/or the FSA and to market to you in the future in accordance with the terms of the Express Consent Form. Under the terms of the DPA you have the right to view any personal data we may store in relation to you. A small charge will be made for providing you with this data. Please write to us in the first instance outlining your request. Our address is specified in section 1.1 of these terms of business.

You acknowledge and accept the following with regard to the storage and processing of your personal data:

your personal data will be stored by the Appointed Representative and its principal, PTFS and this data will be held on paper files, and/or computer files for the following periods:

5 years: or

if longer than 5 years, the duration of our relationship with you the client necessary to meet regulatory requirements in respect of complaints

in the case of a record relating to a pension transfer, pension opt-out or free standing addition voluntary contribution scheme, indefinitely.

in the course of providing you with advice and/or to ensure the Appointed Representative and PTFS each meet their respective obligations to the FSA regarding the monitoring of the standard of the advice provided to you, some or all of your personal data may be disclosed to (a) product providers, (b) lenders (c) packagers (d) regulators (such as the FSA or the Financial Ombudsman) (e) compliance consultants (f) other PTFS Appointed Representatives or PTFS monitoring officials (g) and our professional advisers and consultants, as and when necessary. Such data will be disclosed on a confidential basis and in accordance with the DPA to any such third parties.

in the unlikely event that the Appointed Representative is unable to provide services to you and a locum adviser ("**Locum**") is engaged to cover such absence to maintain the provision of advice to you your personal data will be passed to and processed by the Locum.

1.8 Amendment and termination

We reserve the right to amend these terms of business without your consent. In this event, we will notify you in advance of any changes.

Either party has the right to terminate our relationship at any time without penalty. Notice of this termination should be provided in writing, as this will ensure that no confusion arises between us. We will however, accept oral instructions, which we will then confirm to you in writing. Written instructions to terminate our business relationship may be given to us at any time by either party, however where we have undertaken work on your behalf for which a fee is due, we reserve the right to charge you that fee. Termination will not effect any transactions we have already arranged for you, or are in the process of arranging.