



About our mortgage services

Burlington Associates Limited (Burlington Mortgages)
61 Cheapside, London, EC2V 6AX

The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

1. Whose mortgages do we offer?

- We offer mortgages from the whole market.
 - We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
 - We can only offer a limited range of mortgages from a single lender
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2. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
 - You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.
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3. What will you have to pay us for this service?

- No fee, we will be paid by commission from the lender.

Fees & Commission:

- A fee of £250 is payable upon application for all 'standard' mortgages. Of this £100 is refundable upon completion. We will also be paid a commission or a procuration fee from the lender.

- For 'non-standard' mortgages (e.g. adverse or sub-prime lending) a fee of £400 is payable upon application, which is non-refundable. We will also be paid a commission or a procurement fee from the lender

Fees Only:

- A fee of ½% of the Loan is payable on most 'standard' cases. Of which 50% or ¼% is payable upon application and the remaining 50% or ¼% is payable on completion. E.g. £100,000 Standard Loan will require £250 payable on application and £250 payable on completion. This totals £500 which equates to ½% of the Loan of £100,000. We will refund any commission or procurement fee received.
- A fee of 1% of the Loan & an £100 non-refundable admin fee is payable on 'non-standard' cases (e.g. adverse or sub-prime lending). Of the Fee 50% or ½% is payable upon application and the remaining 50% or ½% is payable on completion. E.g. £100,000 Non-Standard Loan will require £600 payable on application (made up of the £100 admin fee and ½% of the Loan) and £500 payable on completion. We will refund any commission or procurement fee received.

You will receive a key facts illustration which will tell you about any fees relating to a particular mortgage. Any commission or procurement fee we receive from the lender will be refunded to you in respect of the fee only option.

4. Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender rejects your application
- No refund if you decide not to proceed

5. Who regulates us?

Burlington Associates Limited is authorised and regulated by the Financial Services Authority. FSA Register number is 439731.

Our permitted business is advising on and arranging mortgages.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

You can write to the FSA at the following address:

25 The North Colonnade, Canary Wharf, London, E14 5HS

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: The Managing Director, Burlington Associates Limited, 61 Cheapside, London, EC2V 6AX.

By phone: Telephone 020 7329 7500.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the 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.

Mortgage advising and arranging is covered for up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.

BURLINGTON

A S S O C I A T E S

DATA PROTECTION ACT 1998 - USE OF YOUR PERSONAL INFORMATION

As you may be aware, the UK is one of the most highly regulated financial centres in the world. This is to safeguard the interests of consumers and other persons purchasing and being advised about investments, insurance and other financial products and in use of their personal data. Against this backdrop, we are required to make certain regulatory and statutory declarations to you.

If instructed by you, we collect data during our initial and other meetings with you about you and your family. We will also be collecting data about you and your family from other persons. We collect the data through note-taking and filling in of questionnaires about you and your family's circumstances.

We may make checks with credit rating agencies to authenticate and verify your identity and credit status. We also make checks with Institutions with whom you have policies of insurance and investments and with your mortgage provider. These checks are to help us with our obligations at law and generally to ensure that we provide you with advice that suits your circumstances. The scope and extent of the gathering of information from third parties depends on what type of service you are taking from us.

How is your information used?

Primarily, we use your data and data about your family's circumstances to provide advice to you and complete transactions on your behalf. We analyse and assess your data to maintain and develop our relationships with you.

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to local accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry where we do not feel we have appropriate expertise. We, and any third party specialist advisers to whom we introduce you, will, of course, pass your data to Institutions if you agree to purchase or amend policies and products as part of the sales and advice process.

Your data is held in our offices in computer-based and paper-based filing systems. We may introduce you to Institutions who process your information in countries that are outside the European Economic Area, which do not offer the same level of protection for your personal data. The data protection laws in these countries are not equivalent to the EEA.

New products

We have a wide portfolio of financial and insurance products available to us, we believe these are some of the best and most appropriate in the marketplace. We would also like to be able to contact you so that we can further advise you of developments of new products that might be suited to you. We also might advise you of legal developments that might make it appropriate for us, or for third parties, to give you pro-active advice about the investments, insurance and other financial products of which we are aware. We stress that your information would only be used in this way to help us to provide a pro-active service to you. As we all know, time is precious and none of us want to be bombarded with information that is simply not relevant or which we do not require. Please tick below or alternatively contact us at our usual address if you do not wish your information to be used in this way.

Your right to a copy of your personal data

Under the Data Protection Act you have a right, upon payment of a fee, currently £10, to obtain a copy of the personal information that Burlington Associates Limited holds about you. If you believe that any information held is incorrect or incomplete, you should contact us at our usual address. Any information that is found to be incorrect or incomplete will be amended promptly.

Thank you for your time and I confirm that we are at all times committed to making sure that you receive the best service and products available in the marketplace.

I do not wish to receive information about the products or services of other carefully selected third parties from within the Financial Services and Insurance industry.

Only tick the box above, sign below, date this notice and send it to us if you do not wish to receive details of third party products and services that may be of benefit to you financially.

Name:

Date.....

Signature: