

**Universal Independent
Mortgage Services**

First Floor
31 Queen Street
Kent
CT11 9DZ

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1. 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.

2. Whose Products do we offer?

Insurance

- We offer products from a range of insurers for term assurance, critical illness insurance, income protection (health) insurance and buildings and contents insurance.
- We only offer products from a limited number of insurers.
- We can only offer a product(s) from 'named' Insurance Company.
- We can only offer our own product(s).

Mortgages

- We offer mortgages from the whole of the market.
- We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer from.
- We can only offer a limited range of mortgages from a single lender.

3. Which service will we provide you with?

Insurance

- 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.

Mortgages

- 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.

4. What will you pay us for this service?

Insurance

- A Fee.
- No Fee.

You will receive a key facts illustration which will tell you about any fees relating to a particular insurance policy.

Mortgages

- No fee.
- A fee of £250 payable when you apply for a mortgage. This fee is not added to the mortgage.
A fee of up to £500 on completion, depending on circumstances.
We will also be paid by commission from the lender.

You will receive a key facts illustration which will tell you about any fees relating to a particular mortgage.

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 take out a mortgage).

5. Who regulates us?

Universal Independent Mortgage Services is an Appointed Representative of Genesis Home Loans Plc

which is authorised and regulated by the Financial Services Authority. Genesis Home Loans Plc's FSA registration number is 305920

Our permitted business is advising on and arranging mortgages and non-investment insurances
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.

6. What to do if you have a complaint

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

.... in writing Write to: Genesis Home Loans Plc, (Complaints Department)

.... by Telephone:

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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum is £48,000.

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

CUSTOMER CHARTER

Thank you for choosing us to help and satisfy your mortgage and/or general insurance requirements. In all our dealings with you we will be courteous, helpful and sympathetic. We will treat you in a fair and even-handed manner.

- We will find the most suitable mortgage/general insurance product for you based upon your requirements and financial circumstances. We will not recommend a mortgage/general insurance product which you cannot afford
- At the outset we will fully explain the scope and costs of our service in plain and clear English. Where we are unable to advise you on an insurance product we may with your permission refer you to a specialist firm
- We will not try to sell you any product which you do not need nor want
- We will explain the terms of every product that we recommend to you and why we have recommended it. We want you to understand exactly what the product is, what it will do for you, how much it will cost you, the benefits of taking the product and the consequences of not taking the product.
- We will not pressure you into agreeing to any recommendation if you do not want to, but we will record our recommendation and your reasons for rejecting it.
- We will attempt to meet your expectations in terms of processing times but we are reliant on lenders/insurers and their agents for whom we cannot take responsibility, and on you to provide timely responses to any enquiry we may make of you.
- If you are unhappy about any aspect of the service we offer to you, please let us know immediately. We will do our best to rectify matters quickly.
- We will keep you regularly informed about the progress of your mortgage/general insurance application.
- We will answer all your queries within 24 hours or in the same time scale advise you when to expect an answer.
- If we recommend a product to you and a more suitable product comes to market before you complete your mortgage or the purchase of a general insurance product, and we become aware of it we will let you know.

IF WE DO NOT FOLLOW THIS CHARTER TO YOUR COMPLETE SATISFACTION WE INVITE YOU TO ADVISE OUR NETWORK PRINCIPAL ON 01832 281120 OR E-MAIL compliance@ghlgroup.co.uk

Genesis Home Loans PLC trading as GHL Group is authorised and regulated by the Financial Services Authority (FRN 305920)

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