

# TERMS OF BUSINESS

## 1. GENERAL

- **1.1** Your property may be repossessed if you do not keep up repayments on your mortgage.
- **1.2** Antrams is a trading name of Antrams Financial Services LLP and its Appointed Representatives. Antrams Financial Services LLP is authorised and regulated by the Financial Conduct Authority. The Financial Services Register number is 523254. Registered office address for Antrams Financial Services LLP is 44-46 Old Steine, Brighton, BN1 1NH.
- **1.3** The FCA does not regulate some investment mortgage contracts.
- **1.4** Calls may be recorded for training and monitoring.

## 2. REGULATORY STATUS

- **2.1** Antrams Financial Services LLP which is authorised and regulated by the Financial Conduct Authority.
- **2.2** The Financial Conduct Authority is the principle regulatory body for Financial Services in the UK. They can be contacted at The Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London E14 5HS Tel: 020 7066 1000 or by visiting their website at: <http://www.fca.org.uk/site-info/contact>
- **2.3** The FCA does not regulate some investment mortgage contracts.

## 3. OUR REMUNERATION

- **3.1** Our charges are based on two considerations: the loan amount and the complexity of your individual circumstances. We will provide you with a free initial consultation and we will always explain exactly what you will be charged before you choose to proceed with an application.
- Business Buy to Let and Commercial mortgages, are not regulated. Fees for non-regulated mortgages can vary depending on your requirements and circumstances.
- You will receive a Key Facts Illustration when considering a regulated mortgage, which will describe any fees relating to it.
- **3.2** These fees apply to all regulated mortgages. Certain mortgages, primarily most business buy to let and commercial mortgages, are not regulated. Fees for non-regulated mortgages can vary depending on your requirements and circumstances. Please contact us directly for more guidance.

## 4. COMMUNICATING

- **4.1.** At our discretion and unless we hear from you to the contrary we may email or telephone you from time to time between the hours of 9am to 9pm

- without your further prior consent to contact you to service your mortgage / protection application.
- **4.2** All documents will be sent to you via post, email or fax, we will use the method of communication that you have specified to us. If your preference is for documents to be sent via post this will be to your last known address and shall be sent at your own risk. We will not be responsible for lost documents or any consequences that may arise from any error or failure of the postal system. For documents of value, this will be by registered post - otherwise first-class mail will be used.
- **4.3** You may communicate with us by writing, phoning or sending an email. There is no additional charge.
- **4.4** For more information on how your personal data will be used please read

## **5. VERIFYING IDENTITY**

We are required by law to verify your identity. This will be required at the outset of our dealings with you and we will not submit an application for a mortgage or term assurance policy of other financial product until such verification has been obtained.

## **6. YOUR MONEY**

We do not handle client money in any instance.

## **7. LAW**

- **7.1** The law governing this agreement both before and after completion is the law of England and Wales.
- **7.2** We normally require our clients to give us instructions in writing, to avoid possible disputes, but we shall be entitled, at our sole discretion, to act upon your oral instructions. We can refuse your instructions at our discretion.
- **7.3** We may vary the terms of this agreement by writing to you at your last known address. Proof of delivery to this address will constitute proof of notice being served.

## **8. LANGUAGE**

The contract is in English and communication between us will be in English.

## **9. VAT**

- VAT may be added to fees where applicable.

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