OUR STANDARD AGREEMENT: ABOUT US AND HOW WE WORK WITH YOU

Eden Associates, 41 London Road, Reigate, Surrey, RH2 9RJ is authorised and regulated by the Financial Conduct Authority. FCA Number 459616.

Our contact telephone number is 0845 241 3749 and our email address is info@edenassociates.uk.com.

You can check this on the FCA's Register by visiting the website http://www.fsa.gov.uk/fsaregister or by contacting the FCA on 0800 111 6768.

Client Classification

Non – investment and general insurance

Eden Associates classifies all clients as 'consumers' for non-investment insurance business, which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should we need to classify you differently we will discuss this with you, however, you should aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Mortgages

Eden Associates classifies all mortgage customers as 'clients', which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should we need to classify you differently we will discuss this with you, however, you should aware that you may lose a number of regulatory protections which will be outlined in a revised agreement.

Equity release

Eden Associates classifies all equity release customers as 'clients', which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Our Commitment to You

Prior to providing you with any advice we will take time to understand your current needs, circumstances and attitude to risk (where applicable). Any advice provided will be confirmed to you in writing.

How are you today?

At some point throughout our lifetime, any of us might need extra support and help at a particular time. This can be due to how we are feeling (or health or disability) or due to a certain life event occurring, or even a language barrier.

If you feel you need extra support and help at this time, do let us know, in confidence, so we can make your journey with us the very best it can be.

Methods of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, E-mail, Telephone, Letter & Fax.

Language

Please note that all our communications and documents will be provided to you in English.

Client Money

Eden Associates **does not handle clients' money.** We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

Introductions to a Third Party

We may receive a fee for making introductions to third party product or service providers. Should we receive a fee we will confirm in writing to you what that fee will be.

When acting as an introducer, marketer or promoter of a scheme, no responsibility is accepted for any matters arising from the referral to the scheme product provider. It is your responsibility to ensure that you enter into separate Terms & Conditions with the third-party advisor.

Data Protection

For details of our Data Protection statement and policy, please see our separate Data Protection Statement and consent form, which will be provided separately to you.

NON – INVESTMENT AND GENERAL INSURANCE SERVICES

Non-Investment and General Insurance Permissions

Eden Associates is permitted to advise on and arrange (bring about) deals in non-investment and general insurance contracts.

Non-investment Insurance

We offer products from a range of insurers on the basis of a fair analysis of the market, for example, for Term Assurance, Critical Illness, Income Protection and Buildings Insurance Policies.

Which Service Will We Provide You With?

We will advise and make a recommendation for you after we have assessed your needs.

We are an Insurance Intermediary and act on behalf of our clients, not Providers.

What Will You Have to Pay Us for This Service?

No fee, we will be paid commission by the provider.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

MORTGAGE SERVICES

Whose Products We Offer

We offer a comprehensive range of mortgages from across the market but not deals that you can only obtain by going direct to a lender.

Alternative Finance Options

We offer the following alternative finance options:

- A further advance from an existing lender
- Consumer buy to let mortgage
- A second charge mortgage
- A re-mortgage
- An unsecured loan
- Bridging finance

Which Service Will We Provide You With?

We will advise and make a recommendation for you after we have assessed your needs.

You may request an illustration from your adviser whenever our firm provides you with information specific to the amount you want to borrow following assessment of your needs and circumstances.

What Will You Have to Pay Us for This Service?

A fee of £0.00 when you apply for a mortgage, we will be paid a commission from the lender.

You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it.

You may request a full list of all the lenders we use, listing the procuration fees payable

Refund of Mortgage Fees

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

No refund of our fee if the lender rejects your application post mortgage offer, this will cover our administration costs.

No refund of our fee if you decide not to proceed post mortgage offer, this will cover our administration costs.

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IMPORTANT INFORMATION

Accounting to You

We will forward to you any documents we receive in relation to business transacted as soon as practicable; where several documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

Complaints

If you wish to register a complaint, please contact us in writing at address at the front of this agreement or telephone us on 0845 241 3749

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. http://www.financial-ombudsman.org.uk.

Compensation Arrangements

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, details are available at www.fscs.org.uk or call 0800 678 1100.

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category (listed below).

Protection and non-Investment Insurance mediation Firms failing after 8th October 2020

Protection is at 100% without limit, where the claim is in relation to a long-term insurance contract that is a pure protection contract, or the claim is in respect of a liability subject to compulsory insurance.

In all other cases: 90% of the claim without limit.

Mortgages firms failing after 1st April 2019

Mortgage advising and arranging is covered for 100% of the first £85,000, so the maximum compensation is £85,000 per person per firm.

Where a non-regulated mortgage product has been recommended, you should be aware that such products will NOT normally be eligible for compensation under the FSCS.

(Please note that the FSCS does not cover buy to let mortgages)

Clients Consent

This is our standard agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.

I/We agree that this standard agreement will come into effect from the date of issue.