

Terms of Business for Mortgage & Insurance

This document is issued on behalf of Bridging Experts.com, a trading style of Positive Lending (UK) Limited of Arena Business Centre, Nimrod Way, Ferndown, Dorset, BH21 7UH whom can be contacted on 0845 260 75 11

Authorisation Statement

Positive Lending (UK) Limited is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

The Financial Conduct and Markets Act 2000 requires that we explain the main aspects of the way we operate and how this affects you, the client.

Our Services

We offer products and services as follows:

Mortgages

After an assessment of your personal circumstances and requirements, we advise and recommend mortgages from a wide range of lending institutions, including some only available through intermediaries, but we do not advise on direct access only products.

We only provide advice and recommendations on short-term mortgage contracts, typically 12 months.

If you intend to redeem a short-term mortgage using a mortgage with a term over 12 months, you should confirm eligibility of the longer term mortgage prior to entering a short-term mortgage contract.

What you will have to pay us for our services: No fee - we will be paid by commission from the mortgage lender.

You will receive a Key Facts illustration which will tell you about our fees and any fees relating to a particular mortgage.

Insurance

Positive Lending (UK) Limited does not provide advice or make recommendations on insurance.

Other important information

Details of our process and fees

Please visit www.bridgingexperts.com/about-us.php for more information.

What if you have a complaint?

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

In writing: Chris Fairfax, Positive Lending (UK) Limited, Arena Business Centre, Nimrod Way, Ferndown, Dorset, BH21 7UH
By telephone: 0845 260 7511

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

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim.

Mortgages

Most types of mortgage business are covered up to a maximum limit of £50,000.

Insurance

Protection and insurance business is covered for 90% of the claim without any upper limit. Further information about this compensation scheme arrangement is available from the FSCS.

Data Protection

The personal information that we obtain from you will be held by us and kept in a private and confidential manner. We will use the information to provide you with details of product suitable to your requirements. The information may also be passed to a third party to assist in the mortgage/protection application process.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact;

Chris Fairfax, Managing Director

By phone: 01202 850 830

By mail: Positive Lending, Arena Business Centre, Nimrod Way, Dorset BH21 7UH

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.