

MDG protection and mortgage services - How we work with our clients

After conducting an initial assessment of your situation, at no cost to you, and explaining our services, we will:

- Agree any protection or mortgage needs
- Confirm our recommendations and implement our advice through to completion

In more detail:

- **Do you need insurance?** - Not everyone needs insurance. But if you, your children, partner or other relatives depend on your income to provide living expenses then the answer is yes. Our analysis will establish if you have an insurance need, how to address it and how much it will cost
- **Experience** - As part of Myers Davison Ginger Ltd, MDG protection & mortgages is run by Chartered Financial Planners with over 100 years of collective experience in the protection and mortgage market
- **Whole of Market** – We offer a whole of market and comprehensive range of mortgages and insurances from across the market, but not deals you can only obtain by going direct to a lender. Secured loans/commercial finance and bridging solutions are via a third party company
- **Qualifications** - All protection and mortgage advisers are qualified with the Certificate of Mortgage Advice & Practice qualification (CeMAP)
- **Speed of Processing** - By investing in technology we are able to speed up the process of providing advice to meet your needs
- **Research** – Protection cover and premiums differ depending on risk so it pays to shop around. The same is true for any mortgage requirements that you may have. We will provide you with an end to end service by sourcing the best cover for your circumstances, administering your application and dealing with any third parties such as insurance companies, estate agents, solicitors directly on your behalf. We will ensure that your protection and mortgage needs are met as quickly as possible
- **Personal** - You will be working with your own protection and mortgage adviser, who will be your point of contact from start to finish, in conjunction with your usual MDG financial adviser (Centralised cohesive advice that spans your entire financial planning requirements)
- **Exclusive Products** - We have access to a wide range of mortgage products via our membership of various mortgage clubs
- **Plain English** - You will receive a written report from us in plain English, so you know what has been recommended and why

Payment for our services

All enquiries will be assessed initially via a **FREE telephone conversation** in which we will establish your requirements. Should you then wish to proceed, the following remuneration will apply:

Insurance applications and reviews – NO FEE

We will assess your needs, current cover, research your options and recommend relevant solutions along with process your application(s) from start to finish.

Residential purchase, re-mortgage & equity release/lifetime mortgages - £495

The fee covers our time researching the marketplace, presenting our recommended solution, completion of the MDG fact find and submission of the mortgage application with supporting documents. We will also manage the application from submission, through underwriting/processing, issue of mortgage offer and to completion liaising with accountant, estate agent, solicitor etc as required.

Mortgage product reviews & product transfers/switches – NO FEE CHARGED

These require the assessment of your current mortgage details and the products available via your current provider. They then need to be carefully and fairly compared to the rest of the marketplace before we present our recommendation on the best course of action and processing such.

Buy to let, HMO, adverse credit/sub-prime mortgage applications - £595

For clients requiring a buy to let, HMO mortgage or being identified as unable to source a traditional or high street mortgage solution due to credit score issues. The fee covers the extra time and experience required researching the marketplace, checking detailed criteria and presenting our recommendation. This is especially key for clients with credit issues given the more sensitive and complex nature of their circumstances.

Secured loans, bridging finance and commercial loans – £495

These will be referred to a third party whole of market company who with your MDG advisor will assess your requirements, source a solution and clearly present that to you. The final advice and processing will then be provided by the third party company in most cases.

- We will fully disclose to you any commission that we will receive from the insurance company and/or lender following the implementation of insurance and/or mortgage products.
- We always finalise our advice with a full written report (apart from a product switch). This report will confirm the above agreement and also show the amounts we are paid in monetary terms.
- The signatures below also confirm that the terms of business attached has been read, understood and is terms accepted.

Client.....

Partner.....

Adviser.....

Date / /

Payments can be made by cheques made payable to Myers Davison Ginger Limited or via bank transfers to:

LLOYDS TSB, 1 MARKET SQUARE, AYLESBURY, BUCKS, HP20 1TD.

Account Number: **02996351** Sort Code: **30-90-38** Name of Payee: **Myers Davison Ginger Ltd**

Please quote your surname as a reference

Address of Payee: **MYERS DAVISON GINGER LTD, 10 –14 CAMBRIDGE STREET, AYLESBURY, BUCKS, HP20 1RS**

Terms of business

Our terms of business are designed to come into force upon receipt.

We will always provide you with information that is clear, concise and accurate. This document highlights other information that we feel you should be aware of.

If you decide to cease the agreed regular payments, you will cease to receive any advice or servicing from Myers Davison Ginger Ltd. This could also include access to investment solutions. This is likely to impact negatively on your financial situation. You understand that from the point that the regular payments cease, Myers Davison Ginger Ltd are no longer engaged to work on your behalf and are no longer responsible for your financial situation.

Myers Davison Ginger Ltd are authorised by the FCA (Financial Conduct Authority). We will categorise you as a private client from outset and provide our services on this basis as it offers the highest level of regulatory protection to you.

We offer advice from the whole market and have no restrictions in the products or services we are able to access on your behalf.

We offer advice on mortgage and insurance products representing the whole of the market including all of the larger lenders/providers you would expect. Some lenders, whilst visible on our mortgage sourcing systems, do not work with mortgage and insurance brokers as they have a direct to consumer offering. Where a product from these lenders is suitable for you, we will direct you to them.

For secured loans we will introduce you to a third party company who will advise you on your borrowing options.

We keep comprehensive records of business transactions; you may inspect copies of any paper or computer records relating to your transactions. To aid us in providing you with a comprehensive service and to keep our records as up to date as possible, please notify us with any changes to your personal circumstances, e.g. name change, change of address, employment, etc. as soon as possible.

In the event of the long term incapacity or death of the Managing Director John Davison, the Operations Director Emma Crocker will take over the day to day running of the firm. Emma Crocker can be contacted at the firm's normal address.

We do not handle client's money and we never own the investments that you buy through us. We do not accept cheques made payable to us unless it is in settlement of charges or costs for which we have sent you an invoice. We do not handle cash.

In the course of our dealings with you, we will always seek to avoid conflicts of interest. Therefore it is unlikely we will have a conflict of interest or material interest in the transaction other than the receipt of fees or commission as described above. Where however we do have a conflict of interest or material interest or where we are aware that one of our customers has such an interest, we will disclose full details to you in writing or orally before we advise you about the transaction and give you the opportunity to object to this interest.

Our intention is always to provide you with the highest possible level of advice and service. If, however, you are dissatisfied with our services, then you can complain to us in writing or orally by contacting us. Complaints should be directed to the Compliance Officer at the address at the foot of this page and will be dealt with in accordance with our internal complaint handling procedures. This procedure is available on request. Any complaints that we cannot settle may be referred to Financial Ombudsman Service. If you make a valid claim against us in respect of the investments we arrange for you and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme, details of the cover that is provided by the scheme are given in a leaflet which we will send to you at your request. Further information is available from the Financial Services Authority and the Financial Services Compensation Scheme.

Myers Davison Ginger Limited subscribes to the Data Protection Act and assures you of the highest standards of confidentiality.

Our Terms of Business and service level agreement can be terminated at any time by either party giving one month's notice in writing to that effect to the other but without prejudice to the completion of transactions already initiated. A due proportion of any charges for services provided should be settled to that date. These Terms of Business are governed by and should be construed in accordance with English Law and the party shall submit to the exclusive jurisdiction of the English Courts.

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Privacy Notice

Myers Davison Ginger Ltd are Chartered Financial Planners who provide holistic financial planning services to clients. This is a statement that explains the type of information we hold about you, why we hold it, what we do with it and how long it will be retained, as part of our service provision.

What we need

Myers Davison Ginger Limited is a Data Controller and will collect personal data about you which will include your name, address, e-mail address, telephone numbers, date and place of birth, national insurance number, marital status, details of any dependents or non-dependent potential estate beneficiaries, nationality, residency and domicile arrangements, assets (including bank balances, investments and pensions) and liabilities, employment details, income and expenditure. We will also ask you for proof of your identity and address as we are required to do under Anti-Money Laundering legislation.

The legal basis that we are using for the collection and processing of your personal data is “contract”

We will also require information relating your health, medical details which is Special Category data and we need your consent to collect, store, and provide this information to third party providers in order for us to assess suitability and formulate our advice.

The basis on which we are collecting and processing your Special Category data is “Explicit Consent”.

Why we need it

We need to collect and store this information to provide the agreed services including;

- Provision of holistic financial planning advice.
- To ensure the initial and ongoing suitability of our advice.
- To provide you with our recommendations.
- To complete any transactions relating to the recommendations made by us.
- To monitor your investments and pensions, including sending you information relating to your finances.
- To meet our regulatory obligations.
- To notify you about changes to our service.

We will only collect data from you to enable us to provide and oversee our services to you. The personal data we gather will be that which is adequate and relevant to what is necessary in relation to the purposes outlined above.

How long we keep it

We are required by our regulator to retain the data obtained from you for specific periods, and indefinitely for certain types of advice.

What we do with it

Your personal information will be held on our I.T systems, access to which is secured by password protected log-ins. Staff accessing our systems outside of the office also have a second stage identification requirement to access the information. All the personal data we process is processed by our staff in the UK. We have a Data Protection policy in place to oversee the effective and secure processing of your personal data.

Your information will only be made available to Third Parties such as investment, pension, mortgage and insurance providers where it is required as part of delivering the advice and services that we agree upon, this includes a bi-monthly e-newsletter that provides information about legislation changes, products that you may hold and other financial planning topics.

Should you not wish to receive a newsletter, please let your adviser know or unsubscribe should you wish to stop receiving them in the future.

Marketing

If you would like to receive marketing information from your adviser in the future about products, services or invites to events that may be of interest to you, please tick the box below.

Yes, I would like to receive contact regarding any products or services that may be of interest to me and invites to events.

If the box is not ticked, you understand that you will only receive correspondence from us that relates to the advice, product and services that we are arranging, have arranged, the ongoing review of your financial planning and the e-newsletter. You are able to unsubscribe from the newsletter at any time.

What are your rights?

You can request to see the information we hold about you and have it corrected or archived. If you wish to obtain a copy of the data that we hold relating to you, we will provide it to you free of charge but reserve the right to charge a nominal fee for repeated or frequent requests are made for the same data. If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer Emma Crocker emmacrocker@mdgifa.com who will investigate the matter.

If you are not satisfied with our response or believe we are processing your personal data not in accordance with the law you can complain to the Information Commissioner's Office (ICO).

I understand the above and give my/our explicit consent, given orally at our initial/last meeting, for any health and medical data provided by me to be processed, stored and, where necessary, provided to third party providers in the provision of financial advice under our separately signed agreement.

Client Signature:

Partner Signature:

Name(s)

Date: