



MORTGAGES



PROTECT



STRUCTURED  
FINANCE

## TERMS OF BUSINESS

### Who are we and what we do?

One 77 Mortgages Ltd prides itself on providing our customers with quality mortgage advice. Through our brands of 177 Mortgage and 177 Protect, we deal with your mortgage and protection needs.

177 Structured Finance exclusively deals with unregulated borrowing.

We offer independent advice, which means that we can find the right solutions for your individual needs. We will deal with you from an initial consultation right the way through to completion. We will also on your behalf, liaise with other relevant parties to ensure a prompt completion of your transaction.

One 77 Mortgages Ltd, will treat you as an important individual and we promise to deal with you in a friendly, professional and suitable manner throughout the whole mortgage process.

One 77 Mortgages Ltd are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. One 77 Mortgages Ltd is entered on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) under reference 753474.

### What can we do for you?

Our specialist service is to act on your behalf for the purpose of arranging and advising on:

- Unregulated borrowing, including:
  - Bridging Finance
  - Development Finance
  - Commercial Finance
  - Invoice Finance
  - Asset Finance
  - Business Loans

For all the services described above, we will complete a detailed fact-find so we can understand your circumstances, specific needs and objectives. Following our research, we will provide a personal recommendation(s) for you to consider. With your agreement we will then implement our recommendation(s) and arrange any products on your behalf. We will ultimately act in your best interests at all times.

Hartham Park, Hartham Lane, Corsham, Wiltshire, SN13 0RP

Sales 01225 667 177

Email [hello@177mortgages.com](mailto:hello@177mortgages.com)

Website [www.177mortgages.com](http://www.177mortgages.com)

177 Mortgages, 177 Protect and 177 Structured Finance are trading styles of One 77 Mortgages Limited, The Old Post Office, 41-43 Market Place, Chippenham, Wiltshire, England, SN15 3HR  
Registered in England No: 7411452 and is authorised and regulated by the Financial Conduct Authority under number 753474 for Mortgage and Insurance mediation activities only.  
A MORTGAGE IS A LOAN SECURED AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER DEBT SECURED ON IT.



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### Important Information

Before you consider our services in more detail, we would like to draw your attention to the following important information:

#### What can we do for you?

1. We will collect and store your personal and financial information which will be handled in accordance with our Customer Privacy Statement. We will also collect information from third parties such as employers and credit reference agencies, fraud prevention agencies and other organisations that may include sensitive personal data about your health, ethnic origin or criminal prosecutions.
2. We will use your personal information to provide our services to you and this may require us to pass your personal information to product providers or other financial firms.
3. We will use your personal information to inform you about similar products or services that we provide.
4. We may be required to pass on your personal information to the Financial Conduct Authority (FCA), Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) to help with an investigation or complaint or other authorities as required by law.
5. We will treat the provision of information by you to us, as confirmation that you have read and understood the basis upon which we are providing our services to you, as explained in this document.
6. Calls may be recorded for training and monitoring purposes.

We will not advise you if you are experiencing difficulties managing debts. We can help as long as debts being repaid i.e. bankruptcy's arrears etc

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## INFORMATION ABOUT OUR MORTGAGE SERVICES

### Whose products do we offer?

We offer independent advice. We will make a personal recommendation that is suitable for you following an assessment of your personal needs and circumstances. This will include a detailed assessment of affordability. We will consider all products and lenders that we have access to. This means we will not consider those lenders that are only available by you going direct to them.

Please note that although we will recommend the product that we believe to be the most suitable for you, we are unable to continuously monitor rate changes within the market and therefore advise you if a preferable product becomes available. Rate changes with lenders are very regular and can be launched at very short notice, so you should ensure that you communicate with your adviser at any point should you wish to check if a more suitable product is available. There may be additional fees or timeframe implications to be considered.

### How much will you have to pay for our services?

Our initial consultation is free and our specific fee for submitting your application will be agreed in advance of submission. If you decide to proceed with 177 Structured Finance, you will be required to pay a fee for each individual mortgage application that we submit on your behalf. Our fee charged will depend on the application type and complexity.

- Our minimum fee is £750.00 (payable at application)
- Our maximum fee is 2% of the borrowing amount

If the total fee exceeds £750.00 (payable at application), the balance of the fee will be due on completion. Please note that we will only commence the processing of your application once the £750.00 has cleared in our account.

We may be paid a commission by the lender on completion of the borrowing. The commission amount will depend on the loan type, amount and lender. We will confirm the specific amount prior to an application being submitted.

You can pay your fee via bank transfer (an invoice can be supplied on request).

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### Refund of fees / Cancellation Rights

We will refund our fee if we are unable to secure you a suitable offer from any lender.

Our fee is non-refundable should your application be discounted for any other reason, including but not limited to circumstances where:

- we have been unable to secure an offer as a result of any inaccurate information provided about your situation or property (included but not limited to providing a higher property value or rental income amount, while the lender or surveyor have returned a lower figure(s) as part of the application);
- we have been unable to secure an offer as a result of any other materially inaccurate information provided by you upon which we have replied;
- we have been unable to secure an offer due to your non-disclosure of relevant information as required by the lender;
- we have been able to secure an alternative offer which would reasonably enable your transaction to complete;
- any related party chooses to withdraw from the transaction, or you terminate the application. You have the rights to withdraw, in line with terms outlined within the offer.

We cannot be held liable for the outcome of a lender valuation and/or survey, or delays incurred by the product provider, when processing your application. However, we will work to ensure your application is processed as smoothly as possible.

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