LONDON MORTGAGE GROUP

About our services and costs

Terms of Business · Please read this document carefully and keep a copy for your records

London Mortgage Group Limited · 303 Long Lane, Hillingdon, Uxbridge UB10 9JY · FCA No. 984830 · v2.5 · November 2026

This document explains who we are, the services we offer for mortgages and insurance, what those services will cost you, and the protections available to you. It is given to every client before we carry out any work. If anything in it is unclear, please ask your adviser — we would rather explain it twice than have you unsure once.

1. Who we are

London Mortgage Group Limited is a mortgage and insurance intermediary. We are registered in England and Wales under company number 12007056. Our registered office and trading address is 303 Long Lane, Hillingdon, Uxbridge UB10 9JY.

You can contact us by telephone on 0208 843 2004, by email at akashroda@mortgage-group.co.uk, or in writing at the address above. Our website is londonmortgagegroup.co.uk.

2. Who regulates us

London Mortgage Group Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register number is **984830**. Our permitted business is advising on and arranging regulated mortgage contracts and non-investment insurance contracts.

You can verify this on the Financial Services Register at **register.fca.org.uk** or by calling the FCA on 0800 111 6768.

3. Our mortgage services

WHAT WE OFFER

We offer a **comprehensive range of first-charge mortgages from across the market**, but not deals that are only available by going directly to a lender. We will **advise and make a recommendation** for you after we have assessed your needs and circumstances. Once we recommend a particular mortgage, you will receive a European Standardised Information Sheet (ESIS) or mortgage illustration setting out the full costs and features of that product before you apply. We also advise on and arrange buy-to-let mortgages, commercial mortgages and bridging finance — see section 4.

WHAT WE DO NOT ADVISE ON

We do not advise on second-charge mortgages, lifetime mortgages (equity release) or home reversion plans. If one of these may suit your needs, we will tell you and, where we can, refer you to a firm that specialises in those products. If you are borrowing more, alternatives may be available to you — such as a further advance from your existing lender, a second-charge mortgage, or unsecured lending — which may be more appropriate for you.

4. Buy-to-let, commercial mortgages and bridging finance

As well as residential mortgages, we advise on and arrange buy-to-let mortgages, commercial mortgages and bridging finance. It is important to understand that much of this lending is not regulated by the FCA, and the protection you receive depends on the type of borrowing:

- **Buy-to-let** — where the mortgage is for business purposes (for example, you are a portfolio landlord or bought the property specifically to let it out), it is unregulated: the FCA's conduct rules do not apply, and you will not have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme in respect of that lending.
- **Commercial mortgages** — lending to a business secured on commercial or semi-commercial property is generally unregulated, with the same reduced protections as business buy-to-let.
- **Bridging finance** — a bridging loan secured on your home (or a home you or a family member will live in) is a regulated mortgage contract, and you receive the full protections described in this document. Bridging used for business or investment purposes and secured on other property is unregulated.

We will always tell you in writing before you apply whether your loan is regulated or unregulated, and what protection applies to it.

> **Consumer buy-to-let:** where you are letting a property you have previously lived in or inherited, and are not acting by way of business, your mortgage may qualify as a "consumer buy-to-let". We are registered with the FCA to carry on consumer buy-to-let business, so if your mortgage qualifies, FCA conduct standards will apply to it and you will have access to the Financial Ombudsman Service.

5. Our insurance services

We will advise and make a personal recommendation after assessing your needs for: term assurance, critical illness insurance, income protection insurance, mortgage payment protection insurance, accident, sickness and unemployment insurance, and buildings and contents insurance.

For protection insurance (term assurance, critical illness, income protection and mortgage payment protection), our recommendation is based on a fair and personal analysis of the market. For general insurance (buildings, contents, and accident, sickness and unemployment), we recommend from a panel of insurers. You can ask us at any time for a list of the insurers we offer products from. We will always explain why we have recommended a particular policy and insurer.

6. What you will pay for our services

MORTGAGES — OUR FEE

We charge a broker fee of between £250 and 1% of the mortgage advance. As an example, a fee of 1% on a mortgage of £100,000 would be £1,000. The exact fee for your case depends on its complexity and will be confirmed to you in writing before you become liable to pay anything. Your adviser may decide to reduce or waive the fee on a case-by-case basis.

The fee is payable on submission of your application. If you choose to add the fee to your mortgage rather than paying it directly, interest will be charged on it at your mortgage rate for the life of the loan, which

increases its total cost. The same fee scale applies to buy-to-let, commercial and bridging cases. In every case, the exact fee will be confirmed to you in writing before you become liable to pay anything.

MORTGAGES — REFUNDS

Once paid, our fee is not refundable — whether you decide not to proceed or the lender declines your application. In individual cases your adviser may, entirely at their discretion, agree to refund some or all of the fee.

MORTGAGES — COMMISSION WE RECEIVE FROM LENDERS

In addition to any fee you pay, we will usually receive a procuration fee (commission) from the lender when your mortgage completes. The amount varies between lenders and products. The exact amount for your recommended mortgage will be shown in your ESIS or mortgage illustration, and you are entitled to ask us at any time about the levels of commission we receive from different lenders. Receiving commission does not affect the advice we give you or the amount you pay the lender.

INSURANCE

We do not charge you a fee for advising on or arranging insurance. Instead, we receive commission from the insurer, which is a percentage of the total premium you pay and is included within it. You will receive a quotation before you commit, which will tell you about the premium and any other fees relating to the policy. You may ask us for details of the commission we would receive for arranging your insurance.

7. Your responsibility when applying for insurance

You must take reasonable care to answer all questions honestly, accurately and to the best of your knowledge when applying for, amending or renewing a policy. If you do not, your insurer may amend or cancel your policy, or reject or reduce a claim — which could leave you or your family without cover at the worst possible moment. If you are in any doubt about whether something is relevant, disclose it.

8. Client money

We do not handle client money. We never accept a cheque or transfer made payable to us in respect of a premium or loan (unless it is the settlement of our own fee or charges). Premiums are payable directly to the insurer and mortgage funds pass between the lender and your solicitor.

9. Conflicts of interest

We aim to act in your best interests at all times. Occasionally a situation may arise where our interests, or those of another client, conflict with yours. If that happens, we will tell you in writing before proceeding, explain the conflict, and obtain your consent to continue. Neither we nor any of our advisers hold a shareholding in any insurer or lender, and no insurer or lender holds a shareholding in us.

10. How we use your information

We process your personal data in accordance with UK data protection law (including the UK GDPR). The information you give us will be used to assess your needs, make recommendations and arrange products on your behalf. It will be shared with lenders, insurers and product providers for those purposes, who may in turn carry out credit reference and fraud prevention checks — a lender's credit search may leave a footprint

on your credit file. We will not use your information for marketing, or share it with any other third party, without your consent. Full details of how we handle your data, and your rights (including access, correction and erasure), are set out in our privacy notice.

You can provide us with your information through our online fact find, through the secure document upload link we will send you (our recommended method), or — if you prefer — by email, by post, or through our business WhatsApp. However you provide it, your information is held securely in your client file and handled as described in our privacy notice, which is available with our online fact find or on request at any time.

11. Verifying your identity

UK anti-money-laundering law requires us to verify the identity of our clients and, in some cases, the source of their funds. We may use electronic identity verification services to do this; these checks are not credit searches and will not affect your credit rating. We cannot proceed with your application until these checks are complete.

12. What to do if you have a complaint

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

- **In writing:** The Complaints Officer, London Mortgage Group Limited, 303 Long Lane, Hillingdon, Uxbridge UB10 9JY
- **By telephone:** 0208 843 2004
- **By email:** akashroda@mortgage-group.co.uk

We will acknowledge your complaint promptly, investigate it and give you our final response within eight weeks. If you are not satisfied with our final response — or eight weeks have passed without one — you may refer your complaint, free of charge, to the Financial Ombudsman Service within six months of our final response: financial-ombudsman.org.uk, 0800 023 4567, or Financial Ombudsman Service, Exchange Tower, London E14 9SR. Please note the Ombudsman may not be able to consider complaints relating to unregulated business, such as a business buy-to-let mortgage, a commercial mortgage or an unregulated bridging loan.

13. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. The cover available depends on the type of business:

- **Mortgage advising and arranging** — covered up to a maximum of £85,000 per person, per firm.
- **Protection insurance** (term assurance, critical illness, income protection) — these are long-term insurance contracts and claims are protected at 100%, with no upper limit.
- **General insurance** (buildings, contents, accident, sickness and unemployment) — claims are protected at 90% of the claim, with no upper limit. Compulsory insurance is protected in full.

Unregulated business — including most buy-to-let mortgages, commercial mortgages and unregulated bridging loans — is not covered by the FSCS. Further information is available from the FSCS at fscs.org.uk or on 0800 678 1100.

14. Changes to this document

We keep this document under review and may update it from time to time — for example, when our services, our fees or the regulatory requirements that apply to us change. The current version is available with our online fact find and from us on request at any time. The version that applies to you is the one provided to you when you ask us to act for you; if anything in it changes materially while we are acting for you, we will give you the updated version before proceeding. This version (2.5) was issued in November 2026 and replaces all previous versions.

> Please keep this document. It sets out the basis on which we act for you. By asking us to proceed with your mortgage or insurance arrangements, you are confirming that you have received and read this document. It is not a contract that removes any of your statutory rights.