

I/we

- 1) note that Mortgage Promotions is the trading style of Mortgage Promotions Limited, a company registered in England & Wales number 4169435. The correspondence address and Registered office is Wards, Great Hampden, Great Missenden, Bucks, HP16 9RJ
- 2) agree to abide to both the spirit and letter of the FSA Regulations.
- 3) agree to maintain authorisation by the FSA and hold authorisation by any other regulatory bodies as may apply from time to time. I/we acknowledge that my/our membership of Mortgage Promotions Limited will cease if I/we are not a member of the necessary regulatory bodies.
- 4) agree to issue any client documentation as required by a product provider or regulator.
- 5) agree to repay to Mortgage Promotions Limited any fees that are "clawed back" by a product provider.
- 6) acknowledge that I/we, and not Mortgage Promotions Limited or its staff and officers, are responsible for any advice I/we give.
- 7) acknowledge that as a mortgage club, Mortgage Promotions Limited does not carry out a regulated activity and it is us that do.
- 8) agree to co-operate with any regulator or product provider investigation.
- 9) understand that Mortgage Promotions Limited does not currently charge a membership fee. Although Mortgage Promotions Limited does not intend to charge such a fee I/we understand that if one is to be charged in the future three months written notice will given to me/us.
- 10) understand that our details may be given to Mortgage Promotions Limited product providers for marketing and promotional activities.
- 11) understand that I/we may cancel my/our membership at anytime by writing to Mortgage Promotions Limited.
- 12) understand that Mortgage Promotions Limited may at anytime cancel my/our membership by writing to me/us.
- 13) understand that I/we have no authority to act or purport to act as an employee of Mortgage Promotions Limited or any other Mortgage Promotions Limited product provider.
- 14) acknowledge that product providers may change, withdraw and/or offer new products without notice, including the procurement fees payable.
- 15) acknowledge that the number of services available to the membership may change from time to time.
- 16) acknowledge that the product providers who support Mortgage Promotions are liable for the fee payment to the member for the sale of their products even where the actual fee payment process is outsourced by the product provider to Mortgage Promotions.

**BENEFITS OF BEING A REGISTERED USER**

- An extensive direct access lending panel with fees.
- Mortgage Promotions registered user exclusive mortgage products.
- Insurance Products.
- Receive fees for the sale of: Personal loans, credit cards, savings accounts and current accounts.
- Special pricing offer for Mortgage Brain and Trigold.
- Back office systems and websites.
- Discounted offsite data storage.
- A member dedicated mortgage compliance service via one of the leading UK compliance consultancies.
- Training and competency systems, including CPD.
- Earn a fee for recommending a solicitor to carry out the conveyancing.
- Will writing service.
- Secured personal loans.
- Regulator consultation and lobbying.
- Professional indemnity insurance for mortgage brokers.
- Unsecured personal loans.
- Commercial mortgages.

**FOR MORE INFORMATION PLEASE VISIT OUR WEBSITE**[www.mortgagepromotions.co.uk](http://www.mortgagepromotions.co.uk)