

1. INTRODUCTION

These Terms of Business explain the basis on which Impact Financial Services Limited will provide mortgage and insurance advice and related services to you. Please read this document carefully. By proceeding with our services, you confirm that you understand and agree to these Terms of Business.

2. ABOUT US AND REGULATION

Impact Financial Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Firm Reference Number (FRN) is **1025644**.

Registered address: Suite 15, Unit 4, Blenheim Court, Peppercorn Close, Peterborough, PE1 2DU

3. SCOPE OF OUR SERVICES

Mortgages: We provide advice and recommendations on first charge residential and buy-to-let mortgages, based on a full assessment of your needs and circumstances. We do not provide advice on: second charge mortgages, equity release or lifetime mortgages.

Insurance: We provide advice and recommendations on non-investment insurance products, where appropriate, including protection and general insurance.

4. ADVICE AND CLIENT RESPONSIBILITIES

Our advice is based on the information you provide to us. It is your responsibility to ensure that all information you supply is accurate, complete and up to date. Failure to disclose relevant information may affect the suitability of our advice or the validity of any insurance policy arranged.

5. FEES AND COMMISSION

Mortgages: We usually receive commission from the mortgage lender. In addition, we may charge a fee for mortgage advice. Any fee payable will be disclosed to you in advance. Our maximum mortgage advice fee will not exceed **£495** or **1.5%** of the loan amount.

Insurance: We usually receive commission from insurers. In some cases, we may charge an additional fee for insurance advice. Any such fee will be disclosed to you before a policy is arranged.

6. REFUNDS AND CANCELLATIONS

Unless otherwise agreed in writing, fees paid for advice are non-refundable once advice has been provided. Insurance policies may be subject to statutory cooling-off periods as defined by the insurer.

7. COMMUNICATION AND RECORD KEEPING

We may communicate with you via telephone, email, online systems or written correspondence. Telephone calls and electronic communications may be recorded or retained for training, monitoring, audit and regulatory purposes.

8. DATA PROTECTION

We will process your personal data in accordance with the UK GDPR and Data Protection Act 2018. Further information about how we collect, use and protect your personal data is contained in our Privacy Notice, which is provided separately.

9. CONFLICTS OF INTEREST

We operate a conflicts of interest policy designed to ensure that clients are treated fairly. Where a conflict of interest arises, we will disclose this to you and take appropriate steps to manage it.

10. COMPLAINTS

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

Email: complaints@impactfs.uk **Telephone:** 01733 924 329

Address: Suite 15, Unit 4, Blenheim Court, Peppercorn Close, Peterborough, PE1 2DU

If we are unable to resolve your complaint to your satisfaction, you may refer it to the **Financial Ombudsman Service (FOS)**.

11. FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS).

Insurance: protection insurance is covered at 100%, general insurance at 90%, with no upper limit.

Mortgages: covered up to £85,000.

12. TERMINATION OF SERVICES

Either you or Impact Financial Services Limited may terminate this agreement at any time. Termination will not affect fees already due for services provided prior to termination.

13. GOVERNING LAW

These Terms of Business are governed by the laws of England and Wales and are subject to the exclusive jurisdiction of the English courts.