

AFTERCARE GUIDANCE

Post-Completion Client Support

1 PURPOSE OF MORTGAGE AFTERCARE

Aftercare is an important part of the service provided by Impact Financial Services. Mortgage advice should not end at completion. Advisers are expected to maintain an ongoing relationship with the client.

The purpose of aftercare is to:

- provide ongoing support to clients
- review mortgage arrangements when appropriate
- ensure clients remain informed about their mortgage commitments
- maintain long-term professional relationships

This approach supports the **Impact Advice Standard** and aligns with **FCA Consumer Duty** principles.

2 IMMEDIATE POST-COMPLETION CONTACT

After completion, the adviser should contact the client to confirm that the mortgage has completed successfully. The adviser should confirm:

- the completion date
- the lender details
- the first mortgage payment date
- the monthly payment amount

Clients should be encouraged to contact the adviser if they have any questions.

3 RECORDING COMPLETION IN PRO SYSTEM

Once the mortgage has completed, advisers must update the case in **Pro System CRM**. The following should be recorded:

- completion date
- lender name
- mortgage product
- loan amount

Relevant documents should be uploaded to the client file.

4 CLIENT MORTGAGE RESPONSIBILITIES

Advisers should ensure the client understands their responsibilities after completion. Clients should be aware of:

- the mortgage payment date
- the importance of maintaining payments
- lender contact details
- any early repayment charges

Clients should also be encouraged to notify the adviser if their circumstances change.

5 ONGOING CLIENT RELATIONSHIP

Impact Financial Services encourages advisers to maintain ongoing relationships with clients. Regular communication helps ensure:

- the mortgage remains suitable
- the client understands their financial commitments
- opportunities for future mortgage reviews are identified

6 MORTGAGE PRODUCT EXPIRY REVIEWS

Many mortgage products have an introductory rate period. Examples include:

2-year fixed	3-year fixed	5-year fixed
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When the initial rate period expires, the client will normally move to the lender's **Standard Variable Rate (SVR)**.

Advisers should contact clients **before the product expiry date** to discuss available options.

7 WHEN A MORTGAGE REVIEW MAY BE APPROPRIATE

A mortgage review may be appropriate if the client experiences changes in their circumstances. Examples include:

- moving home
- income changes
- family changes
- interest rate changes
- approaching product expiry

Where appropriate, advisers may recommend reviewing the client's mortgage arrangements.

8 PROTECTION REVIEW

Mortgage advice often involves protection considerations. Advisers may remind clients to review their protection arrangements periodically. Protection reviews may include:

- life insurance
- critical illness cover
- income protection

These reviews help ensure clients remain financially protected.

9 CLIENT COMMUNICATION STANDARDS

Advisers should maintain clear and professional communication with clients. Clients should feel comfortable contacting their adviser regarding:

- mortgage queries
- lender communication
- future borrowing needs

10 COMPLIANCE AND RECORD KEEPING

Advisers must ensure that any advice provided after completion is properly documented. Where mortgage advice is provided, advisers should:

- record the advice in Pro System
- document the client's circumstances
- ensure the recommendation remains suitable

This ensures compliance with FCA Mortgage Conduct of Business rules.

11 IMPACT CLIENT SERVICE STANDARD

At Impact Financial Services, the adviser's relationship with the client continues after the mortgage has completed. Advisers are expected to:

- provide professional ongoing support
- maintain long-term client relationships
- assist clients with future mortgage needs

Delivering strong aftercare helps ensure that clients continue to receive appropriate financial guidance over time.

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