



# NORTHANTS MORTGAGES

Independent mortgage brokers and protection consultants  
Authorised and regulated by the Financial Services Authority

## Terms of Business

### YOUR MONEY

We do not handle clients' money. We never accept a cheque made out to us (unless it is in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

### OUR REMUNERATION

We accept remuneration on a fee basis and/or a commission basis and the details will be covered in the Combined Initial Disclosure Document (CIDD) or separate fee agreement issued to you.

### DATA PROTECTION STATEMENT

The information you provide is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us (such companies include, for the avoidance of doubt, Bankhall Investment Associates Limited and any member of its group and/or companies, persons or entities of any nature whatsoever with which it is associated or allied from time to time) processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, credit reference agencies, the FSA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

We may record client meetings and telephone conversations for the purposes of training and maintaining compliance records.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life; or your membership of a Trade Union.

Please tick this box to confirm your consent to us or any company associated with us processing any such sensitive personal data.

If you are happy for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS, please tick this box.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact:

The Data Protection Officer  
Northants Mortgages  
13 Carey Close  
Moulton  
Northampton  
NN3 7SN  
Telephone 01604 643399.



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You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purposes. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

We will retain records for a minimum of six years.

## **MONEY LAUNDERING & FINANCIAL CRIME**

We are legally obliged to verify the identity of our customers and retain these records.

## **ACCESS**

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

## **TERMINATION OF AUTHORITY**

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees which may be outstanding.

## **CLIENTS CONSENT**

I/We understand and consent to the above terms and I/We hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I/We agree that the terms will come into effect from the date of issue.

I/We give my/our authority to disclose personal details to credit agencies for the purposes of obtaining a mortgage or other finance.

I/We confirm receipt of a business card, key facts about our services and a copy of these terms of business.

I/We would like to be contacted periodically by phone, letter, email or SMS text for the purposes of regularly reviewing my/our mortgage/s and or insurances.

Client Name(s)

Client signature(s)

Date of issue

V1.1 September 2005  
[www.northantsmortgages.co.uk](http://www.northantsmortgages.co.uk)

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