

Our terms of business

About us

RW Property Finance is a bespoke mortgage brokerage and property finance company and is an appointed representative of Andrew Charles Consulting Ltd who are authorised and regulated by the Financial Conduct Authority (FCA). Registration number is 304904.

The FCA has authorised us for advising on and arranging regulated mortgage contracts and advising on and arranging regulated insurance contracts.

Mortgages

Products & services

We offer independent, impartial, expert advice on mortgages.

We offer full service management and on-going communications and support throughout the mortgage process.

- We conduct an initial consultation with you, to fully understand your needs.
- This is followed by a review and research of the mortgage market, to find the best product and provider to meet your needs.
- With your agreement to proceed, we will approach the chosen lender and apply for an Agreement in Principle.
- Following approval by the lender of the AIP, we will complete a full mortgage application on your behalf.
- We will provide on-going support and communications until your mortgage has completed.

Products that are not regulated by the Financial Conduct Authority

Not all the products and services that we offer on mortgages are regulated by the Financial Conduct Authority, for example most Buy-to-Let and commercial mortgages and loans. These products do not offer access to the Financial Ombudsman Service, nor the Financial Services Compensation

Scheme. We will confirm if the mortgage you are looking for is regulated or not.

Fees

We charge a standard client fee of 1% of the loan amount, payable on offer or completion.

For complex applications we may charge a fee that is higher than our standard fee, you will be advised of this increased fee before you are committed to making an application.

When we recommend a mortgage product to you, we send you a mortgage product illustration with details of the product.

This document will outline all fees relating to the product.

If your mortgage does not go ahead following the mortgage application process, we do not refund our standard fee.

We are paid a commission from the lender with whom we place your mortgage. Commission rates vary by lenders.

The commission amount will be detailed in the mortgage product illustration we will provide when making our recommendation.

If you require comparable information about lenders' commissions, we can provide this on request.

Your home may be repossessed if you do not keep up repayments on your mortgage.

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Insurances

Products & services

RW Property Finance offers insurance products from a limited number of insurers.

Products include:

- Life and critical illness cover
- Income protection
- Buildings and contents
- Private health cover
- Landlords insurance

We undertake an assessment of your needs and provide a recommendation on the provider and product to meet those requirements.

We can provide a list of our insurers on request.

Fees

We do not charge a fee for our insurance advice.

We are paid a commission from the insurance provider with whom we place your insurance. Commission rates vary by providers.

The commission amount will be detailed in the product illustration we will provide when making our recommendation.

Complaints procedure

We would expect our dealings with you to pass without issues, but in the unlikely event that you wish to register a complaint, please contact us:



RW Property Finance, 52 Oxford Road, London, NW6 5SL



07786 734348 / 07815 428208



enquiries@rwpf.co.uk

If you cannot settle your complaint with us, you may be entitled to refer to the Financial Ombudsman Service.

Financial Services Compensation Scheme

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

You may be entitled to compensation from the scheme if we cannot meet our obligations.

This depends upon the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered for 90% of the claim with no upper limit.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Data Protection

We will treat your personal information confidentially, even if you are no longer a client of ours.

If you require details of the information we hold about you, please contact us at our office address and we will advise you on the data we hold on you.

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