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**Service & Costs Fee Agreement**

This agreement is supplementary to the Firco Mortgages, Mortgage and Insurance Services & Costs document and sets out the basis on which we charge for our services when arranging secured credit or loan facilities (‘the loan’).

In consideration of obtaining for you an offer of advance for the loan, you will pay us a fee equal to:

**A total fee of £450 for arranging the mortgage.**

£200.00 of this is payable on submission of the mortgage application to cover all research, advice and recommendations. With the balance of £250.00 payable on receipt of the mortgage offer to cover the application and implementation of the loan. This is in addition to any commission we may receive from the lender.

If we charge you a fee, and your mortgage does not go ahead, you will receive no refund if you do not to proceed.

Please note that in becoming a client of Firco Mortgages;

* I hereby grant Firco Mortgages permission to process my personal data for the purpose stated in the Customer Privacy Notice above.
* I, hereby grant Firco Mortgages permission to process my personal data for the purpose of Marketing. By providing your consent, you agree that you have given your express permission for us to market you regarding products and services that we think may be of interest to you and by any means of communication that is suitable at the time, as well as our newsletter – you may unsubscribe at any time.

We never handle cash and will only accept a cheque made out to us in settlement of advice and service charges. Our preferred method of payment is via bank transfer. If bank transfer is selected please put your name as a reference when making payments to the following bank account.

Bank Name: Starling Bank Account Name: Firco Group

Sort code: 60-83-71 Account number: 29087608

I/We are aware of the costs of the Financial Recommendation(s) & review, and where appropriate, the Policy Arrangement and Implementation services and agree to the method and timing of these.

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| --- | --- | --- |
| Client signatures |  |  |
| Client name |  |  |
| Client address |  | |
| Date |  |  |