



About our Services

ADD Capital Finance Limited T/A ADD Property Finance
A52 Aerodrome Studios, 2-8 Airfield Way, Christchurch, Dorset, BH23 3TS
Tel. 01202 081400

This document outlines the services we provide, products we offer, fees for the services provided, and most importantly our regulatory bodies.

If you would like to talk to us to further discuss any of the information provided within this document, you may do so via email: daniel@addcapitalfinance.co.uk or, telephone: 01202 081400

1. The Financial Conduct Authority (FCA)

The FCA is the financial regulatory body in the United Kingdom but operates independently of the UK's government. The FCA regulates firms providing services to consumers and maintains the integrity of the UK's financial markets. The FCA requires us to provide this document to you, to retain for your records. Please use the information provided to decide if our services are right for you.

2. National Association of Commercial Finance Brokers (NACFB)

ADD Capital Finance Limited is a member of the National Association of Commercial Finance Brokers (NACFB). We adopt a strict Code of Practice and Minimum Standards set by the Association. You can check our membership status by contacting the NACFB on the following link: <https://www.nacfb.org/>

3. Whose mortgage do we offer?

- We offer loan/ mortgages from the whole market.
- We only offer loans/ mortgages from a limited number of lenders. Our lenders provide coverage within the Bridging, Commercial, Development, Secured Loan and the Mortgage market. You are entitled to ask for list of the lenders we offer mortgages from.**
- We only offer mortgages from a single lender

4. Which services will we provide you with?

- We will advise and make a recommendation to you after we have assessed your specific needs and circumstances.**
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

5. What will you have to pay us for this service?

- No fee - we will be paid commission from the lender.
- Broker / Application Fee - we will also be paid commission from the lender.**

Should we arrange a loan/ mortgage for you, you will pay for our services – please see fee scale below. Our fee's are charged for providing advice, recommendations and arranging your loan/ mortgage.

Application Fees are payable on application and are non-refundable. The Application Fee is valid for a period of six months from the date we first introduce you to a Lender, at which stage, should you by then have not entered into a Finance Agreement, it will expire. Should you then wish to continue receiving Credit Broking Services, we can renew your application upon payment of an Additional Application Fee.

Where Broker Fees are payable on completion of the loan, they will be non-refundable in any event.

Where Broker Fees are payable on issue of Formal Offer and the loan completes, the Broker Fee is non-refundable in any event. If, however:

- a. you do not enter into any other Finance Agreement within a period of 6 months commencing on the date we submit a Lending Proposal to a bank, or if there is more than one Lending Proposal submitted by us, the first Lending Proposal submitted, our Broker Fee will be refundable*

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- b. within the period referred to as above, you accept a Finance Offer and enter into a Finance Agreement but exercise a right to withdraw under section 66A of the Consumer Credit Act 1974 or a right to cancel under section 69 of the Consumer Credit Act 1974 our Broker Fee will be refundable*

**If either point a or b as above applies, then the refund shall be paid by us within 30 days of the end of the period referred to in point a and b.*

You will also be required to pay for any legal/ valuation costs associated with your loan/ mortgage.

You will receive an Agreement in Principle/ European Standardised Information Sheet when considering a particular loan/ mortgage. This document will outline all fees payable in relation to that loan. You are entitled to request confirmation of all fees payable prior to receiving the Agreement in Principle/ European Standardised Information Sheet should you wish.

We may receive Commission from the Lender as well as receiving fees separately from you; for the avoidance of doubt, these sums are subject to the terms of our arrangement with the Lender who pays that Commission.

You are aware that we are required to disclose the nature of Commission in our communications, as well as when making a recommendation to you. The existence and nature of Commission arrangements where the Commission varies depending on the Lender, product or other permissible factors will always be disclosed. The disclosure will also cover how the arrangements could affect our recommendations to you. Such disclosures will be made in our Suitability Letter issued to you.

Fee Type	Amount	When Payable
1st Charge Residential Mortgages		
Application Fee	£295	Application
Broker Fee	£995 (Deals up to £99,999) £0 (Deals £100,000+)	Completion
2nd Charge Mortgages		
Application Fee	NONE	N/A
Broker Fee	£1,495 (Deals up to £49,999) £2,495 (Deals £50k+)	Completion
Buy to Let		
Application Fee	£295	Application
Broker Fee	1% of Loan Advance – minimum £1k	Issue of Formal Offer
Commercial Mortgages		
Application Fee	£495	Application
Broker Fee	1% of Loan Advance – minimum £1k	Issue of Formal Offer
Bridging Loans		
Application Fee	£495	Application
Broker Fee	1% of Loan Advance – minimum £1k	Issue of Formal Offer
Development Finance		
Application Fee	£495	Application
Broker Fee	1% of Loan Advance – minimum £1k	Issue of Formal Offer

All Fee's, as identified within the table above, are NON-REFUNDABLE.



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c. Who regulates us?

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers, considering buying certain financial products, to decide if our services are right for you.

ADD Property Finance is a Trading Style of ADD Capital Finance Limited, registered at 6 Potters Place, Verwood, Dorset, BH31 6AF. Company Register number 05418551. ADD Capital Finance Limited is Authorised and Regulated by the Financial Conduct Authority. Our FCA Register number is 674671. Our permitted business is advising on and arranging regulated mortgage contracts.

You can check the Financial Services Register by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768 (freephone) from 8am to 6pm, Monday to Friday (except public holidays), and 9am to 1pm Saturdays.

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d. What to do if you have a complaint?

If you wish to register a complaint, please contact Daniel Hornblow (Director) via the following:

...in writing: A52 Aerodrome Studios, 2-8 Airfield Way, Christchurch, Dorset, BH23 3TS
...by phone: 01202 081390
...by email: daniel@addcapitalfinance.co.uk

A copy of our complaint's procedure is available on our website, and upon request.

If you cannot settle your complaint with us, or, if you are not satisfied with how we have dealt with your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

Address: Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR

Website: www.financial-ombudsman.org.uk

Consumer Helpline: 0800 023 4567 or 0300 123 9123

Switchboard: 0207 964 1000

Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

e. Are we covered by the Financial Services Compensation Scheme (FSCS)?

The FSCS is the UK's statutory deposit insurance and investors compensation scheme for customers of authorised financial services firms.

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations; however, this depends on the type of business and the circumstances of the claim. The FSCS covers regulated transactions only. Further information about the compensation scheme arrangements is available from the FSCS: www.fscs.org.uk

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

f. Data Protection / Privacy Policy Overview

You will be provided with a copy of our full GDPR & Privacy Policy documents upon initial engagement – copies of these documents can also be found on our website: www.addpropertyfinance.co.uk

The Information you have provided us is subject to the Data Protection Act – information obtained will be held and kept in a secure, private and confidential manner. You confirm that you consent to us, or any company associated with us, processing both manually and by electronic means your personal data for the purpose of providing advice, administration and management. Your information may be passed to third parties to assist with the mortgage application process. The information shall be processed fairly and lawfully and will only be processed for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and only retained for as long as it is relevant. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss, destruction, or damage to the data.



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

Telephone: 01202 081400

In Writing: ADD Capital Finance Ltd T/A ADD Property Finance, A52 Aerodrome Studios, 2-8 Airfield Way, Christchurch, Dorset, BH23 3TS

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

g. Signatures

By signing below, you acknowledge that you have received a copy of the Initial Disclosure Document prior to your mortgage application; the document has been explained to you, and you understand its contents in its entirety, including all respective fees that may be payable by yourself for the services we provide.

By signing below, you confirm you agree to the terms set out within this document, that you consent that you agree to pay the fees, that you are aware that we may receive commission from a lender for introducing you to them, and you have no objections to us receiving this amount.

Signed

Signed.....

Print Name.....

Print Name.....

Date.....

Date.....

From time to time we would like to contact you with detail of other services and products we provide. If you consent to us contacting you for this purpose, please tick to say how you would like us to contact you:

- Post**
- Email**
- Telephone**