**Niche Financial Solutions LLP – Terms of Business**

These terms of business set out the basis on which Niche Financial Solutions LLP (the ‘Company’) will provide business services to you as an individual private client of the Company. The full name and address of the Company are noted below. Please take a few minutes to read through these terms of business and the IDD and ensure you advise us of any questions you may have before proceeding with your application.

**Services:**

The Company is a finance broker and as such offers first and second charge mortgages, buy to let mortgages and bridging finance for non-owner occupied properties.

**Cancellation Rights:**

You have the right to cancel your mortgage application at any time prior to completion for a re-mortgage or a purchase but the advice fee and arrangement fees become payable upon offer for all offers in relation to a purchase.

Should you wish to cancel your application with respect to a re-mortgage after the offer has been made you will not be charged any fees as they are payable on completion. You should ensure you read any documentation provided and if you do not understand it seek professional legal advice. You can notify us of your decision to cancel either in writing or verbally.

**Risk Warnings:**

Missing payments could have severe consequences and may make obtaining credit more difficult in the future.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME, YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.

IF YOU ARE THINKING OF CONSOLIDATING EXISTING BORROWING YOU SHOULD BE AWARE YOU MAY BE EXTENDING THE TERM OF THE DEBT AND INCREASING THE TOTAL AMOUNT YOU REPAY.

**Confidentiality and Data Protection**

The Data Protection Act 2018 controls how your personal information is used by organisations, businesses or the Government, and is the UK’s implementation of the General Data Protection Regulations. Our full Privacy Policy is available on our website or you can request a copy to be sent to you.

We use your information to provide you with a quote, to process your application and for marketing purposes. We would like to contact you by phone, email and text and would ask that you confirm your agreement on the following form. We will treat all your information as private and confidential (even when you are no longer a client) except where we are permitted to disclose your information by law, or where the disclosure is made at your request, or is made with your consent in relation to arranging your mortgage. Where necessary to process your application your data will be shared with third parties such as Lenders, joint applicants and credit reference agencies.

Where your application has been introduced by a third party, for example another broker, we may disclose information concerning the progress of your application to them.

Telephone calls may be recorded for monitoring and staff training purposes.

We will store the information we hold about you on computer and in other records. We will use your information in accordance with the principles of the Data Protection Act and GDPR, including data security requirements. This may include sharing your information with other group companies. Further information regarding how we use your information will be provided by us with any mortgage documentation that may be sent to you.

You have the right of access to your personal records upon request to the Data Protection Officer. Should you wish to exercise this right, or if you have any questions or comments regarding our data protection policy or any matter referred to in our policy, please contact the Data Protection Officer at the correspondence address shown below.

**Credit Searches:**

We will only perform an “Enquiry Search” at the initial stage, which will not affect your credit rating. If you decide to proceed with one of the mortgages we offer then we will perform an “Application Search”. We will do this on behalf of the lender and only when we have received your signed application form from you. Application searches may affect your credit score as they are used by lenders when deciding whether to lend you money.

Credit searches and other information provided to us and/or the credit reference agencies, about you and those with whom you are linked financially, may be used by the Company in connection with your application. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account.

To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records as well as using fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you or others at your address(es) in relation to credit or credit-related services.

In addition to the terms stated for a credit search above, by stating a financial association with another party, you are also declaring that:

* You are entitled to disclose information about your joint application and/or anybody else referred to by you
* You authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any “associated” records.

**Complaints:**

Niche Financial Solutions LLP is committed to providing quality service. If you are unhappy with our service in any way please contact us. A leaflet is available which provides details of our customer complaints procedure, this will be sent to you on request or if you make a complaint and is also available on our website. If you wish to make a complaint contact the Complaints Manager, Niche Financial Solutions LLP, 1st Floor 3 Newbridge Square, Swindon, SN1 1HN. If you are not happy with the resolution of your complaint once our complaints procedure has been exhausted you may be able to take your complaint to the Financial Ombudsman Service to investigate further or the Information Commissioner’s Office if the complaint relates to the handling or processing of your personal data. The address is available on request.

**Customer Acknowledgement and Consent:**

I/we acknowledge and confirm that I/we have been provided with a copy of the Terms of Business and IDD of Niche Financial Solutions LLP and agree to contact via phone email or text.

I/we confirm that where I/we are represented by an introducer (IFA, Mortgage Broker or other party) that I/we agree that information such as the amount of finance approved and the amount of draw-down, or details of other products provided can be shared with the introducer for the purpose of paying introductory fees to the introducer.

I/we acknowledge and confirm that I/we have read the Confidentiality and Data Protection section of the Terms of Business and given you consent to carry out a credit search.

Signed\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Bluechip Reference Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Future Marketing:**

We would like to send you occasional updates about products and services that may be of interest. We will only share your information within our Group of companies and you can unsubscribe any time by emailing:  unsubscribe@nichefs.co.uk.

Please indicate which methods you prefer and give details of how to contact you:

Phone / SMS : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_@\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Post :**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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Signed\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Name)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Name)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*“We” refers to the Group of companies under the registered names of Niche Financial Solutions LLP and Premier Financial Recoveries LLP and their associated trading styles (*NicheFinancial, Nicheloans, OneMortgage OneLoan, AMortgage4You, Premier Financial, Renaissance, Refresh my credit, 4PPI Claims, Quantum, Allsure*).*