TERMS OF BUSINESS

3mc (UK) Ltd is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 302992. You can check this on the Financial Services Register by visiting the FCA's website https://register.fca.org.uk/s/ or by contacting the FCA on 0800 111 6768.

1. Our Identity and Service

3mc (UK) Ltd, 6 St Georges Court, Altrincham, Cheshire. WA14 5UA.

Mortgage: We will advise and make a recommendation to you on mortgages that are regulated such as residential mortgages, further advances and consumer buy to lets after we have assessed your needs. We will also advise and make a recommendation on non-regulated products such as business buy to let, commercial mortgages and non-regulated bridge products.

We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a Lender.

Insurance: Where appropriate, we may refer you to First2Protect for Rent Guarantee Insurance. First2Protect is an insurance broker that specialises in arranging this type of cover and will deal with your insurance requirements directly with you.

3mc does not provide advice on, or arrange, Rent Guarantee Insurance. Any insurance arrangement of the policy will be the responsibility of First2Protect.

2. Service Costs

Mortgage: Our fee is as follows:

> Where you are a new customer to us, we will charge no more than £595.
> Where you are an existing customer, we will charge no more than £495.

Please note our fee will be payable on application of the mortgage, and is non-refundable. We will also be paid commission from the Lender. All 3mc advisers receive a basic salary. No commissions are paid to an adviser for the advice provided or for the completion of a mortgage.

You will also receive either a European Standardised Information Sheet (ESIS) or a Key Facts Illustration+ (KFI+) when considering a particular mortgage which will tell you about any fees relating to it. It will also include the actual amount of commission we will receive.

Insurance: 3mc will receive a percentage of the commission from First2Protect where a policy is arranged following our referral.

3. Products Not Regulated

Our aim is to provide a quality and client-focused service so that you are provided with a high-level service at all times.

Please note: some products that we are offer (such as Buy to Let or Commercial mortgages) are not regulated by the Financial Conduct Authority. As a result of this, you will not have the benefit or protection that would normally be available from the Financial Conduct Authority, Financial Ombudsman Service and Financial Services Compensation Scheme (noted in section 5 & 6 below).

4. Alternative Financial Options

Note: If you are looking to increase your borrowing on an existing mortgage then there are a few options available to you, including a Further Advance, Second Charge or Unsecured lending such as a personal loan. We are required to inform you of the alternative options available to you so that you can consider them against your personal circumstances. We will provide advice on further advances.

We will not, however, provide advice on whether a second charge or unsecured lending such as a personal loan is more suitable.

5. Complaints

It is our intention to provide you with a high level of service at all timed. If there is an occasion when we do not meet these standards and you wish to register a complaint, please contact us by:

Address: Complaints Department, 3mc (UK) Ltd, 6 St Georges Court, Altrincham Business Park, Altrincham, Cheshire, WA14 5UA
Phone: 0161 962 7800

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service www.financial-ombudsman.org.uk

6. Financial Services Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Mortgage advising and arranging are covered up to a maximum limit of £85,000.

Whilst we are covered by the FSCS they do not provide cover on products that are not regulated by the Financial Conduct Authority (such as Buy to Let and Commercial mortgages). Therefore, you will not be entitled to compensation from the FSCS.

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