Alexanders Financial Advisory - 31 Clos Rhys Meurug, Capel Llanilltern, Cardiff, CF5 6GA.
Tel:07796837213

About Our Services – Regulated Mortgages and Protection

1. Mission Statement

We believe that every single person living in the United Kingdom should have access to meaningful, trusted and affordable financial advice.

Our goal is to work with clients to increase both their knowledge of financial services and their financial wellbeing. We offer the widest range of products and services from the whole of the market, giving our clients sound advice after assessing their needs.

2. About Our Principal

Alexanders Financial Advisory Ltd is an Appointed Representative of New Leaf Distribution Ltd. which is authorised and regulated by the Financial Conduct Authority, Firm Registration number is 460421.

Our Principal firm is New Leaf Distribution Ltd. They supervise and are responsible for the advice our firm provides. New Leaf Distribution adhere to the 12 principles for business as set out by our regulator the Financial Conduct Authority. You can find information relating to our firm on the Financial Services register, accessible online via www.fca.org.uk

For regulated purposes you will be treated as a retail client which offers you the highest level of protection under the regulatory rules. If you are not categorised as a retail client, we will make you aware.

3. The Value of 'The Whole of Market Mortgage Advisor'

- Tailored Advice – Everyone's circumstances are different so advice is key
- Smoother transactions and better client outcomes
- Spread of Lenders – Access to over 110 lenders with some offering exclusive deals
- Transaction management & Support
- Constant Reviews – Until completion deals are reviewed to secure better rates
- Insurance – Whole of market and advised with non-loaded premiums
- All regulated advice is protected and guaranteed

Our Services

We are able to advise on the following areas of financial planning based on your current needs and objectives:

- **Personal Protection** e.g. setting up a life policy to cover debts.

- **Business Protection** e.g. covering the loss of profit due to the death of a key person.

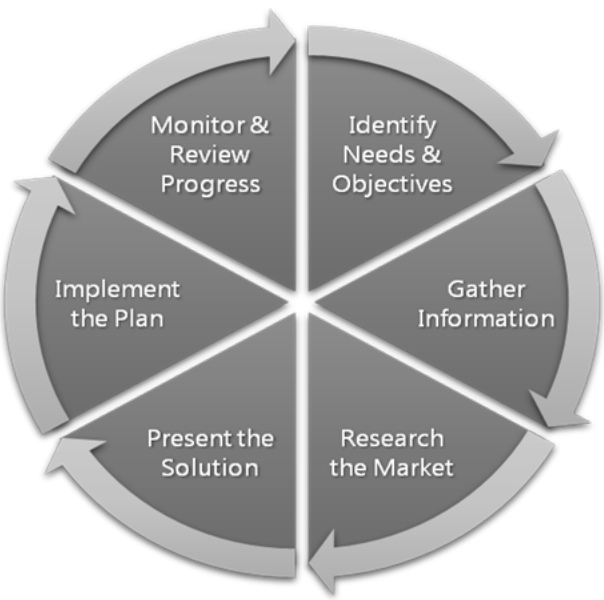
- **General Insurance** e.g. building & contents or private medical insurance.

- **Residential Mortgages**

Our recommendations are based on a **personal**, comprehensive and fair analysis of the market.

We also offer services for Buy to Let, Commercial Finance, Investments, Pensions and Equity Release and we can provide you with a separate 'About our Services' document if this is applicable to you.

Our approach when providing advice to you:



4. Charges for our Services

Personal, General Insurance & Business Protection

There is no up-front fee for assessing your personal and/or business needs. If we arrange a policy on your behalf, we will receive commission from the insurance company selected. This will be disclosed to you on a document known as an illustration.

Residential Mortgages

For Residential Mortgages a fee broken down as follows:

o In respect of undertaking research on your behalf and providing you with a recommendation.	**£0**	**On Commitment**
o Acting on your behalf and processing our mortgage recommendation into an application.	**£0**	**On Application**
o In respect of acting on your behalf and processing your mortgage application through to Offer	**£0**	**On Offer**

The above amounts exclude VAT. Where VAT is payable on these amounts a VAT invoice will be provided.

Where possible you will receive an illustration with all fees being charged. We may also receive a procuration fee from the lender. This payment will not be offset against any advisor fees charged to you.

Refund of Charges – Fees are non-refundable.

5. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing to: New Leaf Distribution Ltd, Complaints Department, 165-167 High Street, Rayleigh, Essex, SS6 7QA.

Or by phone on 01702 431130 or by email at complaints@newleafgroup.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service:

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

Phone on 0800 023 4567 or 0300 123 9 123.

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

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.

Further information about compensation scheme arrangements is available from the FSCS or on request from your advisor.

Outline of Services Provided to Support Advisor Charge

Pre-Meeting – 1 Hour

- Telephone call / email to qualify position and arrange meeting
- System & case setup, Pre-research if applicable

First Meeting – 2 Hours

- Disclosure
- Discuss Advice Process
- Fact finding
- Discussion about goals and objectives
- Attitude to risk assessment
- Discuss advice timescales and next actions

Administration, Research & Analysis – 7 Hours

- Client file creation
- Anti-Money Laundering / ID Verification & Certification
- Collation of Income & Other Relevant Documentation
- Analyse existing position / Assessment of credit file
- Undertake Mortgage & Protection research
- Discuss status with lenders & providers to determine appropriate advice
- Arrange 2nd meeting

Extra Services – No Charge

- Availability via agreed methods, Financial updates, Newsletters, Market commentary, Online Portal view, Introductions, Seminars, Workshops
- Policy claims assistance

Fees	**Fee**
Product Transfer New Client	No Fee
Existing Clients	No Fee
Further Advance	No Fee
Remortgage	No Fee
Purchase - Home Mover	No Fee
1st Time Buyer	No Fee
Debt Consolidation	£695
Adverse credit (non-high	£595
street) 2nd charges / secured	£995
loans	

Regulated bridging	995
Self Build	595
Complex Cases Additional Fee	300

Outline of Services Provided to Support a Procuration Fee

Second Meeting – 2 Hours

- Recap and check for change in circumstances
- Present research and advice
- Answer questions and queries
- Undertake Decision in Principle
- Complete Applications

Post Application – 3 Hours

- Liaise with the Lender & Protection providers & Underwriters
- Arrange Valuation
- Chase/follow up
- Interface with solicitors through to conclusion
- Issue documents
- Suitability Letter / Annual Review Setting

Your Privacy Matters

Information on how we process your data, your data rights and our approach to marketing can be viewed online: http://www.newleafdistribution.co.uk/privacy.asp

A brochure version of our privacy notice is also available and can be sent to you electronically or printed by request.

Consent to Gather Special Category Data

It might be necessary for us to collect more sensitive information (such as health or lifestyle information) which is called special category data. This is to allow us to provide our financial advice service to you. This is where we need to gather your consent to the collection and processing of this data. You can withdraw your consent at any time to us processing this data, however, this may mean that we can no longer provide you with advice and recommendations you require. Please give consent by signing below:

1st Client 2nd Client

Electronic Marketing

We may want to send you relevant marketing electronically from time to time. If you do not wish to receive electronic mail marketing then please sign below to opt out.

I/we do not wish to receive electronic mail marketing of other relevant products or services:

1st Client 2nd Client

You can update your marketing preferences at any time by contacting your adviser.

7. Client Agreement

You agree to pay any fees as set out under section "4. Charges for our Services" as they become due.

You agree to Alexanders Financial Advisory Ltd obtaining verification of your identity in line with the requirements of the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007 and revised 2011. You agree to provide verification of your identity before Alexanders Financial Advisory Ltd are able to complete any transactions. You agree that Alexanders Financial Advisory Ltd reserve the right to seek independent verification of our identity from a third party and on an ongoing basis if necessary.

This agreement can be terminated at any time by you, your Adviser or a Director of our Principal firm. Please note, if the agreement is terminated, you agree to pay any outstanding advisory fees due for services completed.

1st Client Name	**Signature**	**Date / /**
2nd Client Name	**Signature**	**Date / /**

Alexanders Financial Advisory Ltd Signature:

Advisor Name: Alex Lewis
Date: 24/01/2026