

About Northern Financial Solutions Ltd

Our aim, as independent mortgage advisors is to provide a quality client focused service. We appreciate and understand that your mortgage is likely to be your largest financial commitment you will undertake. Our role is to help you understand how a mortgage works and how control of the repayments is essential for prudent money management.

We will seek to reduce the financial burden and where possible allow you to redeem your mortgage earlier. In addition, we seek to provide adequate protection for you and your family.

Throughout our association with you we are committed to giving the highest standard of service and customer care both before, during, and after your mortgage completes.

We will review the market place to identify the most suitable mortgage product for you. We constantly review the mortgage market conditions to enable appropriate advice to be given. However, in certain instances where a limited range or a single product only is recommended (e.g. in conjunction with a builder/developer's special scheme) we will explain to you the reasons for doing so.

We will also provide you with information relevant to your mortgage needs, covering such items as an explanation of the main repayment methods and the implications of taking a mortgage.

We will provide an explanation of the main relevant repayment methods available (for example capital and interest or interest only).

During our initial meeting, we will be completing a detailed mortgage/financial review questionnaire to enable appropriate advice to be given on your mortgage and other related insurance products.

Once we have made our recommendations to you, we will confirm our advice in writing. You should keep this, as it will be an important record of our discussions. Details of the loan will also be confirmed in your lender's formal offer.

We will treat all your personal information as private and confidential (even when you are no longer a customer) except where the law requires us to do so or where disclosure is made at your request or consent in relation to arranging your mortgage, for example when instructing a financial adviser or insurance specialist.

You have the right to inspect any documentation we hold in respect of our dealing with you, We will keep copies of your records only for the duration of the selected product(s) as suitable for your requirement. They will be kept confidential and in accordance with the requirements of the Data Protection Act.

Our aim is to provide you with a first class professional and confidential service – should a complaint arise, in the first instance you should contact our Complaints Department at our office address. Your letter will be acknowledged within 5 days, and we will then ask for the full details concerning your complaint, having received this we will give you an update to the progress of your complaint.

We look forward to being of service to you and thank you for the opportunity to review your current situation.

Northern Financial Solutions Ltd remains committed to saving money for our clients and providing a quality service.