My Blue Light Mortgage

Information About our Services and Fees

Welcome

Thank you for choosing My Blue Light Mortgage. This document explains:

- Who we are and the services we provide.
- How we are regulated.
- How we are paid and any fees you may be required to pay.
- How we use and protect your personal information.
- Your rights as a customer.
- How to make a complaint.

Please read this document carefully and retain it for future reference.

About Us

Firm Name: My Blue Light Mortgage.
Address: 49 Pentland Avenue, Shoeburyness SS3 9ND.
Telephone: 0203 005 9092
Email: Philip.field@mybluelightmortgage.co.uk
Website: https://mybluelightmortgage.co.uk

My Blue Light Mortgage is an Appointed representative of Mortgage Saving Experts Limited (FRN 779662) which is authorised and regulated by the Financial Conduct Authority under number 940208.
You can check our details on the Financial Services Register at www.fca.org.uk/register.

Our Services

Mortgages

We will advise and make recommendations on regulated mortgage contracts after assessing your needs and circumstances.

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

We will provide you with a personalised recommendation explaining why a particular mortgage is suitable for your needs.

Equity Release

Where applicable, we can advise on equity release products. Equity release is a long-term commitment and may reduce the value of your estate and affect entitlement to means-tested benefits.

Insurance and Protection

We can advise on and arrange many types of cover, including: Life Insurance, Critical Illness Cover, Income Protection, Family Income Benefit, Buildings Insurance, Contents Insurance, Accident, Sickness and Unemployment Cover (where available).

We will recommend suitable products based on your needs and circumstances.

Our Fees

Mortgage Advice Fee

We charge a fee for mortgage advice and arranging your mortgage.

Our standard fees are:

My Blue Light Mortgage charge an Administration Fee of £499 (Residential Purchase, Remortgages, Shared ownerships, Right-to-Buy, Let-to-Buy); this fee will be charged on submission of your mortgage application. Should you withdraw from the purchase or the property be removed from sale our fee is nonrefundable. However, should you purchase another property there will be no charge for a 2nd application.

- Product Transfers & rate switches £0.
- Bridging Loans £399.
- 2nd Charges & Further advances £399.

- Complex Mortgages £695. This includes but not limited to adverse credit, sub-prime mortgages, shared ownership, shared equity, or any mortgage involving third party assistance (e.g. a developer or housing association).
- Portfolio Landlords £499 1st property and £249 for any other subsequent properties.
- Equity Release £995
- Commercial properties £695
- Mortgage capacity Report £499

Our fee becomes payable once we have submitted a mortgage application on your behalf. If you decide to cancel your application, or your mortgage does not progress through to completion, you will not receive a refund of any fee already paid, unless notified otherwise.

The exact fee payable will be confirmed before any chargeable work is undertaken.

We will also receive commission from the lender when business is completed. The amount of commission we will receive will be disclosed to you during the process.

There may be some circumstances in which we will require a credit check to be carried out and the fee for this is £1.50. We will always gain your authority prior to any credit checks being obtained.

Insurance Advice Fee

We do not normally charge a fee for advising on and arranging protection or general insurance products. We are usually remunerated by commission from the insurer and the amount of commission we will receive will be disclosed to you during the process.

Should a fee become payable, we will advise you in writing before proceeding.

Client Responsibilities

You agree to:

- Provide accurate and complete information.
- Inform us promptly of any changes to your circumstances.
- Review all documentation supplied to you.
- Read mortgage and insurance policy documentation carefully before proceeding.

Providing incorrect or incomplete information may affect the suitability of any recommendation and may impact your application.

Privacy Notice

Who We Are

My Blue Light Mortgage is the data controller responsible for your personal information and is committed to protecting your privacy and ensuring that your personal information is handled securely and lawfully. This policy explains what data we collect, how we use it, and your rights under the UK General Data Protection Regulation (UK GDPR).

Information We Collect

We may collect the following personal information:

- Name and job title
- Contact details (including email address and telephone number)
- Demographic information (postcode, preferences, interests)
- Other information relevant to surveys, offers, or applications

Why We Collect Your Information

We process your personal data to provide Mortgage and insurance advice and for the following purposes:

- Assess affordability and suitability for products and arrange products on your behalf
- Verify your identity and conduct anti-money laundering checks
- Internal record keeping
- Improving our products and services
- Sending promotional communications (where you have consented)
- Manage our ongoing relationship with you, including contacting you for market research purposes
- Customising our website and services to your interests
- Comply with our legal and regulatory obligations (e.g., anti-money laundering checks, FCA compliance)

We will only use your information where we have a lawful basis to do so, such as your consent, a contractual obligation, or a legal requirement.

Processing of Sensitive Personal Data

In the course of providing our services, we may need to collect and process certain types of **special category personal data**, such as:

- Health information (e.g., medical conditions relevant to insurance or mortgage protection)
- Financial circumstances (e.g., credit history, income, expenditure, vulnerability indicators)

We only process this information where it is strictly necessary and lawful to do so. The lawful bases we rely on include:

- **Explicit consent** – where you have clearly agreed to us processing this information for a specific purpose.

- **Legal obligations** – where processing is required by law or regulation (e.g., anti-money laundering checks, FCA requirements).
- **Substantial public interest** – where processing is necessary for regulatory compliance or safeguarding purposes.

We apply additional safeguards to protect sensitive personal data, including enhanced security measures and restricted access. We will never use this information for marketing purposes or share it with third parties unless required by law or with your explicit consent.

Who We Share Your Information With

We may share your information with:

- Mortgage lenders and Insurance providers
- Conveyancers and solicitors
- Surveyors and valuers
- Credit reference agencies
- Anti-money laundering providers
- Regulatory authorities where required

We will only share information necessary for the services being provided.

Marketing Preferences

You can choose how we contact you:

- Email
- Telephone
- Text message
- Post

Data Retention

We will retain your information for a minimum of six years following the end of our relationship, or longer where required by law or FCA regulations.

Data Security

We use appropriate technical, physical, and organisational measures to protect your data against unauthorised access, disclosure, alteration, or destruction.

Your Rights

Under UK GDPR, you have the following rights:

- **Access** – request a copy of the personal data we hold about you (free of charge unless requests are excessive).
- **Correction** – ask us to update or correct inaccurate information.

- **Erasure** – request deletion of your data where legally permissible.
- **Restriction** – limit how we process your data.
- **Objection** – opt out of direct marketing or certain processing activities.
- **Data portability** – request transfer of your data to another provider.

To exercise your rights, please contact us at: **Advisor@mybluelightmortgage.co.uk** or write to: 49 Pentland Avenue, Shoeburyness SS3 9ND.

If you are concerned about how we handle your data, you may contact the **Information Commissioner's Office (ICO):** Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF; Tel: 0303 123 1113; Website: https://ico.org.uk/concerns/handling/

What if Things Go Wrong?

Financial Services Compensation Scheme (FSCS)

Most of the products we advise on are covered by the **Financial Services Compensation Scheme (FSCS)**. This means that if either we or the product provider cannot meet our obligations, you may be entitled to compensation.

The amount of compensation depends on the type of product and the circumstances of your claim. The FSCS only pays compensation for actual financial loss, and limits apply **per person, per firm, and per claim category**.

The amount covered depends on the type of product:

- **Mortgage Contracts** - 100% of the first £85,000 per person, per firm;
- **Pure protection contracts (e.g. life insurance) and compulsory insurance (e.g. motor liability)** -
  100% of the claim, with no limit;
- **All other insurance contracts** - 90% of the claim, with no limit.

Regulated mortgage advice and arranging (after 1 April 2019) is covered by the FSCS for 100% of the first £85,000 per person, per firm.

In plain terms this means if you take out a regulated mortgage or insurance product through us, you're protected by the FSCS safety net. The scheme steps in if a provider fails, giving you peace of mind that your money and advice are safeguarded.

Non-regulated mortgage products (e.g. some buy-to-let or commercial mortgages) are <u>not</u> normally covered by the FSCS.

What if I Need to Complain?

If you wish to register a complaint, please direct this to Barry Webb by email, telephone or in writing using the details Below.
Firm Name: Mortgage Saving Experts Ltd.

Address: 47 John Ireland Way, Washington, Pulborough, West Sussex RH20 4EP.

Telephone: 01273 738072

Email: compliance@mortgagesavingexperts.com

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

Please note, advice given in connection with unregulated mortgage products outlined above may not be eligible for consideration by the Financial Ombudsman Service.

Customer Consent

Please read the Privacy Policy carefully before completing this form. By signing below, you confirm your preferences and consents.

1. Consent to Contact

We may contact you in the future for service-related matters (for example, when your existing product is due to expire).

Marketing Preferences - Please tick all the ways you would prefer to hear from us:

☐ Yes, I would like to receive communications by **email**

☐ Yes, I would like to receive communications by **telephone**

☐ Yes, I would like to receive communications by **text message (SMS)**

☐ Yes, I would like to receive communications by **post**

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2. Consent to Processing of Sensitive Personal Data

I understand that My Blue Light Mortgage may need to process certain **special category personal data** (such as health information, financial circumstances, or vulnerability indicators) to provide mortgage and insurance services.

☐ I give my **explicit consent** for My Blue Light Mortgage to process my sensitive personal data for the purposes outlined in the Privacy Policy.

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3. Consent to Pay Mortgage Fees

I acknowledge that My Blue Light Mortgage may charge **mortgage fees** in connection with arranging and processing my mortgage application.

☐ I agree to pay the applicable mortgage fee of £__________ as agreed and explained to me prior to submission of my application.

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4. Withdrawal of Consent

I understand that I may withdraw my consent at any time by contacting My Blue Light Mortgage at **Advisor@mybluelightmortgage.co.uk**. Withdrawal will not affect the lawfulness of processing carried out before consent was withdrawn.

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5. Signatures:

Client 1:		**Client 2:**	
Name:	______________________	**Name:**	______________________
Signature:	______________________	**Signature:**	______________________
Date:	______________________	**Date:**	______________________