



## MORTGAGE PLANNING FEE AGREEMENT

This agreement is made between: Elm Tree Financial Services Limited (the "Firm")  
and (the "Client" or "we" or "you")  
Address for correspondence:

**The Firm**

2 Holes Lane, Woolston, Warrington, Cheshire WA1 4LZ

**The Client**

This agreement (referred to as this "Agreement" or "Letter of Engagement" herein) is supplementary to the Client Agreement and sets out the basis on which we charge for our services.

- 1 This document will confirm the terms of our recent conversation regarding the financial planning services we provide. It should be read in conjunction with the client agreement Disclosure Documentation issued separately.
- 2 As a first step, you are to provide complete and up-to-date information of your personal circumstances, with your financial needs. We will make this task easier by providing information forms for you to complete, and then clarify the information in our meeting.
- 3 The Client shall provide to the Firm such information as the Firm shall request to enable the Firm to provide the advice requested by the Client.
- 4 Once all your information is assembled, we will analyse your present financial situation. The analysis will include a review of your assets and liabilities; your current and projected income; your current insurance programme, your mortgage needs

- 5 We will provide a written analysis and recommended actions in the form of a Financial Plan.
- 6 Implementation of your plan by acquiring financial products is entirely by your own choice.
- 7 We are not authorised or qualified to give legal advice or to prepare legal documents for you.
- 8 You may wish to have an annual update of your written Financial Plan or a more frequent periodic review because of changes in the tax laws or in your personal finance situation. These are available, as we feel that constant monitoring is essential to accomplishing all your objectives and will agree individually upon request.
- 9 **Fees:** We charge a Mortgage fee of £299.00 to cover the cost of attending a meeting and discussing your needs and when required the completion of a Mortgage application
- 10 Should further work be required outside this Letter of Engagement, a fresh letter will be issued, so no misunderstanding can arise between us.
- 11 This Letter of Engagement will continue until terminated, by notice given in writing by either you or us. Termination shall take place without penalty, subject to any outstanding fees being paid. All monies received up to this point will remain the property of the firm.
- 12 This Agreement shall terminate automatically, following the termination of the Client agreement Letter.
- 13 If you understand the above terms and agree to them, please sign both copies of this Letter of Engagement, and return one to us.
- 14 You shall not be entitled to assign or transfer the benefit of this Agreement.
- 15 Any notice to be given under this Agreement shall be in writing and shall be deemed to have been duly given if left or sent by first class post or registered post to a party at the address shown above, and shall be deemed to have been received by the addressee two working days following despatch of the notice, or if by hand, simultaneously with delivery. To prove the giving of notice, it shall be sufficient to show that it was despatched.
- 16 The validity, construction and performance of this Agreement shall be governed by English Law.
- 17 Save where with reasonable foresight the breach could have been avoided, neither party shall be liable to the other for any loss or damage outside the reasonable control of both parties.

18 Nothing in this Agreement shall exclude or restrict any duty or liability we may have to you under the regulatory system. To the extent that provisions in this Agreement are found to be unenforceable, this Agreement shall take effect as if such terms had been deleted.

We look forward to working with you towards the achievements of your financial goals.

Yours sincerely

**Financial Adviser**

Executed by:

\_\_\_\_\_  
[Name]

\_\_\_\_\_  
[Position]

\_\_\_\_\_  
[For and on behalf of] [Client]

First Client

Second Client

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

Elm Tree Financial Services Ltd. is authorised and regulated by the Financial Conduct Authority for investment business. Company Registration No. 7050523

Registered Office – 2 Holes Lane, Woolston, Warrington WA1 4LZ