

Treating Our Customers Fairly

To deal openly and honestly at all times and behave with confidentiality, to give you correct advice and information to enable you to make informed decisions, and to honour any promises and representations we make.

We will do this by:

- Ensuring we have accurate information through factfinding to know you and understand your circumstances.
- Clearly identify your needs and deal with those that are a priority in a clear, concise and fair way.
- Discuss all of your options and ensure we disclose clearly any key facts.
- Recommend solutions within your budget and use our expertise to match products to your needs.
- To do what we promise in terms of service in a clear and concise manner.



Eureka Financial Solutions is an appointed representative of Openwork Limited which is authorised and regulated by the Financial Services Authority

Tel: 0141 582 1477 Fax 0871 714 2167

Email donna@melrosemortgagesolutions.com

Openwork
Appointed representative of Openwork Limited which is authorised and regulated by the Financial Services Authority

MORTGAGE ADVICE YOU CAN RELY ON




EUREKA
FINANCIALSOLUTIONS

Melrose Mortgage Solutions is a Trade name of Eureka Financial Solutions

Getting the Mortgage that is Right for You

With literally hundreds of mortgage deals available it is easy to get confused about which one is right for you.

Whether you are buying your first home, remortgaging, moving house or purchasing an investment property, Melrose Mortgage Solutions offers a whole of market lending panel, providing access to countless products including exclusive mortgage deals from many high street lenders as well as some of the most competitive deals in the market from mainstream and niche lenders. With our expertise, you can be confident the mortgage we recommend will be right for you.

First Time Buyer Buying a home for the first time can be a daunting prospect. Let us take the worry and stress away. We'll help you work out what you can afford, how much you can borrow and then recommend the right mortgage for you.

Remortgage If you are looking to switch your mortgage to get a better rate; or wanting to raise money to get that extension, or looking to consolidate existing loans, let us do the 'running around' to find the best solution and most affordable deal for you.

Home Mover Looking to move house? We can work out how much you can borrow and what is affordable to you and recommend the best mortgage for your specific circumstances.

Buy to Let Whether you are an experienced landlord or looking to purchase your first investment property let us guide you through the process and find the most suitable deal for you.



Keeping Your Home, Family and Lifestyle Safe

What is it that keeps your home, family and lifestyle safe? - Your income. We'll **guide** you through the various ways to **protect** your property and your ability to keep up with mortgage payments should the unexpected happen.

We offer plans that help to protect you and your family in a range of circumstances - plans that will **keep safe** what's precious to you.

Life Cover If you die unexpectedly, your family may face financial difficulties. A Life Insurance policy will pay out a cash sum to your family, to help repay the mortgage and maintain their lifestyle.

Critical Illness Cover This pays out a lump sum if you're diagnosed with a critical illness such as cancer, stroke or heart attack. You can use the cash payout to clear your mortgage, pay for medical treatment or anything else you choose.

Income Protection This will ensure that your income is permanently protected during your working life. Income Protection can replace part of your income if you're unable to work long term due to illness or disability.

Accident, Sickness, Unemployment Cover In difficult times you need protection you can rely on to keep your home secure. Mortgage Payment Protection offers you short term protection if you are made redundant, have an accident or become ill.

Buildings and Contents All lenders require you to have a minimum of Buildings Cover. Let us quote you for both Building and Contents cover through our panel of providers.



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

A fee of between 0% and a maximum of 1% can be charged for the arrangement of a Residential Mortgage. Typically this will be £395.



MAKE SURE YOU CAN AFFORD YOUR MORTGAGE IF YOUR INCOME FALLS. YOU STILL HAVE TO PAY YOUR MORTGAGE IF YOU LOSE YOUR JOB OR IF ILLNESS PREVENTS YOU FROM WORKING.