



Terms of Business

This website is owned, operated and maintained by Morland Services trading as 'International Mortgages Brokers'. Our registered office address is 12 Evans Business Centre, Hampton Park West, Melksham, Wiltshire, SN12 6LH.

Our Company is authorised and regulated by the Financial Services Authority (number 303176). We hold a Consumer Credit License (number 302046). Mortgages secured on overseas properties are not regulated by the Financial Services Authority.

If you offer your UK home as security for a mortgage we will send you a copy of our Initial Disclosure Document which explains, in more detail, our level of service to you.

Level of Service for UK mortgages

We provide our clients with impartial information from the whole of the market which means we will not restrict our search to a limited number of lenders. To narrow down the number of lenders and products in our search we ask a number of set questions.

By providing you with information on a selection of products you will be able to make your own choice about how to proceed which means that you will not receive advice or a product recommendation from us.

Fees

We do not charge a fee for UK mortgages secured on UK homes which have been sourced from the domestic market. We do charge professional fees for mortgages secured on overseas properties. The fees vary and are dependant on the type of business transacted. All fees will be fully disclosed verbally at the outset of business and subsequently in writing.

Confidentiality

We will treat all your personal information as private and confidential (even when you are no longer a client) except where we are required to disclose it by Law or where disclosure is made at your request, or with your consent in relation to arranging your mortgage. You have the right of access under the Data Protection Act 1998 to your personal records held on our files.

The Financial Services Authority (FSA) regulates mortgages secured on UK homes. The FSA will, from time to time, make regular file checks whilst undertaking an audit to ensure that we are complying with their regulations.

Application Processing

By asking us to help you with your new mortgage arrangements (via the online system, telephone, email or any other method) you consent to us acting on your behalf. You confirm that the details you provide are correct to the best of your knowledge. You understand that giving false information may place any lender associated fees at risk.

The proposed lender may check details with CIFAS and National Hunter. If you provide false or inaccurate information and the proposed lender suspects fraud, this will be recorded. We will endeavour to process your application in a timely manner and keep you fully informed of its progress.

Credit Checks

We may disclose your personal details to lenders and Credit Agencies for the purpose of obtaining an Agreement in Principle and subsequent offer of loan. Credit Agencies will keep a record of each search.

Future Contact & Associated Products

We hope to maintain regular contact with you after the mortgage completes. We will make arrangements to contact you by telephone at least once every six months to ensure the mortgage is working well for you. Unless you tell us not to, we will attempt to contact you to discuss your mortgage options approximately three months prior to the expiry of your existing product.

We and other Group companies will use and analyse the information you give us to identify products and services which may interest you and to help us to understand and develop our or their business including new and innovative products and services. We and other Group companies may tell you, by letter, phone or fax, e-mail or other electronic means, about products and services which they or we believe would be of interest to you, and which are offered by the Group.

If you do not want us to do this please write to us at the above address or use the 'unsubscribe' feature on our marketing emails. We will not disclose any of your information outside our Group.

Complaints

Our customers are our top priority and we work hard to provide you with a professional and confidential service. However, if at any time you think we haven't met your expectations please let us know as soon as possible. We will try to do everything we can do to put things right quickly and fairly.

If you wish to register a complaint you should contact our Compliance Officer on 01225 707328 or write to:

Compliance Manager
International Mortgage Brokers
12 Evans Business Centre
Hampton Park West
Melksham
SN12 6LH

Thereafter, should the complaint not be resolved to your satisfaction, you may be entitled to refer your complaint to The Financial Ombudsman Service.

Privacy Policy

This will explain our policy relating to what personal data is collected, how it's stored and to whom the data may be disclosed. Please also refer to the sections 'Confidentiality' and 'Application processing' above.

If you wish to use our website then we will assume that you have accepted this policy in its entirety. You can access and modify any of your personal data by writing to us. Please be aware that under the Data Protection Act 1998 an administration charge may be payable. Full information about your rights under UK data laws can be obtained from the appropriate government department or by visiting www.dataprotection.gov.uk

Information provided by you on any part of this website may be stored electronically or in a documentary a format. The data collected will include personal details. We will use the data to provide mortgage and insurance related services. The data may be passed to other companies within our group to provide associated support services, marketing and promotional material.

We may send letters and email messages to you about new products and services which we consider may be of interest to you. You can choose not to receive this material by using the 'unsubscribe' feature in our email marketing or writing to us at 12 Evans Business Centre, Hampton Park West, Melksham, Wiltshire, SN12 6LH.

We may access, remove, alter or store your personal data if we believe you have breached our terms and conditions or to enforce our rights or protect the public or where if we are required to do so by law or an appropriate authority.

We may also disclose personal data in the case of an actual or proposed (including negotiations for a) sale or merger or business combination involving of all or the relevant part of our business.

We will take reasonable steps to require that third parties to whom we transfer any personal data will agree to provide sufficient protection. We may store or transfer personal data outside the European Economic Area for the purposes stated in this policy.

Email communications over the internet are not secure if they haven't been encrypted. Your emails may pass through servers in a number of countries before they reach us. We don't accept responsibility for any unauthorised access or loss of personal data that stems from any cause beyond our control.

Accessibility Policy

Colour Schemes

All colour schemes are optimised for readability.

Scalable Text

Text size is scalable to allow users to increase or decrease font size depending on their requirements. (Note: some browsers do not support this option).

Document Structure

All of our pages follow a logical document structure to assist screen readers and other assistive technology.

Tab Indexes

All pages follow a logical tab index order to ease speed of navigation.

Access Keys

Access keys are keyboard shortcuts that replace the need to use the mouse for navigation in browsers that support them. Internet Explorer users using Windows can press the ALT key plus an access key.

Internet Explorer users using Macintosh can press the CONTROL key plus an access key.

Firefox users using Windows can press the ALT key plus an access key

Firefox users using Macintosh press the CONTROL key plus an access key

Safari users press CONTROL plus an access key

Opera users press SHIFT, then ALT, then an access key.

Alt Tags

All imagery is tagged with a title or description