

How we help you

Here's a guide on what we do and what it means to be a Mojo Mortgages advice customer. It's important you read this so you can decide if our services are right for you. Further details of our service terms can be found here in our [Terms of Advisory Services](#).

What we do for you

Mortgages

Our free mortgage advice service is limited to advising on first charge mortgage products only. We will consider all lenders we have access to, but not deals that you can only obtain by going direct to a lender before recommending a suitable mortgage product following an assessment of your personal needs and circumstances.

[Here](#) is a list of the lenders we have access to.

Where you are increasing your borrowing or consolidating existing loans you may have the option of;

- taking out a further advance with your existing lender
- arranging a separate second charge mortgage
- borrowing through an unsecured loan.

Whilst these may be more appropriate for you, we will not consider the merits of these when making our recommendation to you.

Protection

Our free protection advice makes sure you know where you have protection gaps. We are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection, and critical illness.

We are not able to help or advise on Your Legal and Tax responsibilities.

Introductions to Preferred Partners

Where we cannot provide you with a service, we may look to introduce you to a preferred partner for the provision of these services. You are not obliged to take up these services, but if you do, we'll share your personal information to make your handover as simple as possible. Additional services may include:

- Impaired Credit Mortgages
- Second Charge Mortgages
- Non-UK National Mortgages
- Ex-pat UK Mortgages
- Commercial Mortgages
- Equity Release and Retirement Mortgages
- Raising Funds for Business Purposes
- Conveyancing Services
- Bridging finance

Other costs and fees

You should be aware that there may be additional fees and costs that are not charged by Mojo, but you may incur these when purchasing or remortgaging your property. These may include, but are not limited to, lender product fees, valuation fees, legal and conveyancing fees, land duty taxes, and estate agency fees. Please seek legal advice for the payment of any tax related payments due.

What you need to do

Any advice provided is based on your personal financial circumstances and objectives. It is important that the information you provide is both accurate and honest, and a true reflection of your circumstances.

Failure to disclose relevant information, or change of circumstances prior to completion, to us, a lender, product provider or our partner service providers may result in an unsuitable recommendation, or a chosen service, or product being invalidated.

Where you provide us with data, you do so on your own behalf. If you provide us with someone else's data, you must have their consent. Please ensure they read our [Privacy Policy](#) and our [Terms of Advisory Services](#) beforehand.

Conveyancing services

When buying, selling, or remortgaging your property, it's important to ensure you have the right conveyancer in place to manage all legal aspects of your transaction.

Mojo has partnered with a leading and innovative conveyancing comparison provider, Smoove. Smoove's services allow you to compare and then instruct a member of their expert and validated panel of conveyancing firms, to take care of the legal side of your Purchase, Sale, or Remortgage.

Smoove's mission is to provide the best conveyancing experience possible, when Buying, Selling, and owning property. They provide a support service throughout, and save you time, striving to achieve transparent, quicker, and smoother transactions.

Mojo is not responsible for the conveyancing process itself, however, if you choose to benefit from this service via Mojo, we aim to work closely with you, Smoove and your appointed conveyancing firm, and liaise with your lender where necessary, to support you with our best possible service when buying, selling or remortgaging your property.

Verification Checks

To support any application, we are required to undertake identity verification, credit searches and anti-money laundering checks to meet both our own regulatory requirements as well as mortgage and protection provider obligations.

How we get paid

We do not charge customers for any advice received from our Mortgage Experts or applications submitted through Mojo.

We receive a commission from mortgage lenders or product providers for successfully completed applications advised by Mojo. These commissions never affect our advice. Details of the amount will be discussed with you before you proceed and included in your product illustration.

The commission from lenders and product providers varies but is typically based on a percentage of your loan amount or premiums. You can ask us for a list of the commission payable from all the lenders or providers we have considered.

If you use one of our preferred partners based on our referral, they may pay us an introduction fee. Details on fees can be found [here](#). Our partners will disclose any charges to you before you agree to their services.

Mojo or our partners may also reward our colleagues if they achieve quality and performance expectations.

Dealing with Difficult Circumstances or Vulnerability

Protecting the well-being of our customers is of utmost importance. We take great care to ensure that our services are designed with fairness and transparency in mind, and we strive to prevent any potential foreseeable harm. Please let us know if you have any concerns or need additional support, so we can adjust our assistance to meet your needs. Any disclosure you make will be held with your consent and confidentially.

If you are experiencing difficulties with your mortgage payments you can reach out to your lender who is there to assist you with empathy and understanding through difficult times. Reaching out will not affect your credit score.

If you need free help and guidance for dealing with stressful situations or if you feel vulnerable—emotionally, financially, physically, or otherwise—please refer to the resources provided below.

[Dealing with the financial impact of the rising cost of living](#)

[Information for victims of Financial Crime](#)

[Free impartial financial help from MoneyHelper](#)

[Protection from scams](#)

[Stepchange debt charity](#)

[MIND](#)

[Citizens Advice Bureau](#)

[Samaritans](#)

Who regulates us?

Mojo is a trading style of Life's Great Limited, who are authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's [website](#). Our Financial Services Register number is 478215.

The FCA does not regulate commercial, or business buy to let products, or the services of our conveyancing partners.

What if you have a complaint?

In the event you wish to make a complaint, please contact us:

- **By phone** 0333 123 0012
- **By email** complaints@mojomortgages.com
- **In writing** Complaints Officer, Mojo Mortgages, The Cooperage, 5 Copper Row, London SE1 2LH.
- If we cannot settle your complaint with us, you may be entitled to refer it to the [Financial Ombudsman Service](#).

Financial Services Compensation Scheme (FSCS)

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of business and the circumstances of the claim.

Further information about the limits applicable to the different product types is available from the FSCS at

<http://www.fscs.org.uk/what-we-cover/products>

Conflicts of Interest

We act on your behalf and in your best interests. Should we consider that there is a conflict of interest that would impede our independence to act in your best interests we will advise you of this prior to making any recommendation. It will be your decision if you wish to proceed with our service under those circumstances.

Client Money

We do not hold client money. We may process payments for you on your behalf, but these payments will be made directly to the provider of the service or product.

Data Privacy

We will only use and store your data as described in our privacy policy. Further information on how we use your data, your rights and a list of our relevant suppliers and partners can be found in our [Privacy Policy](#) available by clicking this link or on our website.