

Terms and Conditions and Privacy Statement

Your home may be repossessed if you do not keep up repayments on your mortgage

This website belongs to GMPD Limited. Any person using the site will be subject to the following terms and conditions which you should read carefully. By using this website and the frontstep.co.uk service you agree to be legally bound by these terms and conditions and your agreement to this must be given by acknowledging the declaration at the bottom of this agreement. If you do not accept these terms and conditions, please do not use this website and the frontstep.co.uk service.

“the Borrower” is a member of the general public who has provided their mortgage requirements and personal details.

“the Lender” or “Mortgage Lender” is a mortgage lender who is allowed to provide mortgages within the UK.

“frontstep.co.uk” means the online system.

“frontstep.co.uk service” means the full service provided by the website, email and telephone in arranging a mortgage contract between you and a Mortgage Lender.

Using frontstep.co.uk

1 The services on this website and the frontstep.co.uk service are intended for use by residents of the UK only, and are not aimed at or intended for use by residents of any other jurisdiction.

2 In using this website and the frontstep.co.uk service you acknowledge that GMPD Limited is not offering you advice or recommendations in relation to mortgages.

3 If information on this website and the frontstep.co.uk service constitutes a financial promotion as defined by the Financial Services and Market Act 2000 it is only approved for distribution and use in the UK.

4 The information in this website and the frontstep.co.uk service is for personal use and is not intended for distribution to or use by any person or entity in any country where such distribution would be contrary to law or regulation or require GMPD Limited to submit to any registration requirement within that country.

5 Within this website and the frontstep.co.uk service you will find information designed to help you understand technical mortgage points. If however at any stage you cannot decide on what action you should take or what the correct decision is you must seek suitable professional advice.

6 You will be asked to provide an email address and telephone number, which should be an address and number that you have permission to use and we may use this address and number to authenticate your identity and will be used to communicate with you in regard to your involvement with the website and the frontstep.co.uk service.

7 You will be asked to provide personal information, which should be provided in an honest way and not contain details that you know to be untrue. In particular:

(a) the details from the questions collected for use in finding you the best deals are the basis of a potential contract so they need to be truthful

(b) any changes to those details may require alternative best deals to be presented to you as the offer is based on that information

8 You will be notified of the results of our search for the best deal by email together with an estimate of the cheque2u™ amount. This represents a percentage of the fee paid by Mortgage Lenders to GMPD Limited.

9 If you want to progress with one of the deals presented to you we will work with you, by email and telephone, to complete the mortgage application form and act as a liaison point between you and the Lender until your mortgage completes.

10 Once the mortgage is completed the Lenders will pay GMPD a fee for introducing the business. We will refund part of the fee as part of our cheque2u™ service.

Exclusion of Liability

11 It is very important for you to understand how the use of this website and the frontstep.co.uk service requires you to accept responsibility for your actions, in particular you should be clear on what aspects we feel that we have no responsibility for, so you should read the following very carefully. However there is nothing in these terms and conditions, including the 'Exclusion of Liability' clauses which attempt to exclude liability that is not permissible under applicable law, including without limitation, for death or personal injury, or for fraudulent misrepresentation.

12 In particular to point 11 there is no attempt to exclude or limit or restrict our duties and liabilities to you under the Financial Services and Markets Act 2000, or any conduct of business rules which we are bound to comply with.

13 Access to and use of this website and the frontstep.co.uk service is at the user's own risk and we do not warrant that the use of this website or any material downloaded from it will not cause damage to any property, or otherwise minimise or eliminate the inherent risks of the internet including but not limited to loss of data, computer virus infection, spyware, malicious software, trojans and worms. Also, we accept no liability in respect of losses or damages arising out of changes made to the content of this website by unauthorised third parties.

14 While we have taken all reasonable steps to ensure the accuracy and completeness of the content of the website and the frontstep.co.uk service, we exclude any warranties, undertakings or representations (either express or implied) to the full extent permitted under applicable law, that the website and the frontstep.co.uk service or (including without limitation) all or any part of the content or materials, accuracy, availability or completeness of the content of the website and the frontstep.co.uk service or any part of the content or materials are appropriate or available for use in the United Kingdom.

15 We accept no liability (including without limitation) in either contract, tort, negligence, statutory duty or otherwise (to the maximum extent permitted by applicable law) arising out of the use of or access to this website and the frontstep.co.uk service (which includes without limitation) any errors or omissions contained in this website or the frontstep.co.uk service or if the website or the frontstep.co.uk service is unavailable and we shall not be liable for any direct or indirect: economic losses (including without limitation loss of revenues, data, profits, contracts, use, opportunity, business or anticipated savings), loss of goodwill or reputation, special, incidental, consequential loss or damage, suffered or incurred arising out of or in connection with your use of this website and the frontstep.co.uk service and these terms and conditions.

Your Personal Data and Privacy

16 By agreeing to these terms and conditions, you are consenting to us collecting and storing certain personal data about you. In view of this you should understand the following:

- (a) this data will be used to provide the service applied for and may be stored by us to keep you informed of products and services which may be of interest to you, providing you have given your consent to this. If at any time in the future you no longer want to receive information then let us know and we will remove you from our mailings.
- (b) The data will be stored on a secure data base and will not be released to any other person, other than in the circumstances set out in point 16c.
- (c) If you decide to apply for a mortgage details will be provided to the Mortgage Lender so that they can process your application. This will involve a credit reference search.
- (d) Once an offer has been made you will become subject to the Lender's personal data and privacy conditions and you will need to establish that you are happy with these.

If you wish to receive details of personal data held about you by us, you may write to request this - there is a fee for this service.

Copyright and Logos

17 All rights, save as expressly granted, are reserved. Reproduction in any form of any part of the contents of this website or the frontstep.co.uk service without our prior written consent is prohibited unless for personal use only. This website and the frontstep.co.uk service contains numerous trade marks belonging to GMPD

Limited and if you are in doubt as to whether an item is a trade mark please contact us for clarification at the registered office address below.

Advice

18 The contents of this website and the frontstep.co.uk service do not purport to provide any financial or professional advice and nothing on the pages of this website or subsequent communications by email, SMS and telephone shall be deemed to constitute the offer or provision of such professional advice.

Regulatory Information

19 GMPD Limited is authorised and regulated by the Financial Services Authority. The Company is entered in the FSA's Register and its Register number is 457419 . The FSA's Register can be accessed at www.fsa.gov.uk/register/.

Changes to Website

20 The contents of this website, including these terms and conditions of use, are subject to change by us without notification and the company shall not be obliged to remove any outdated information from the website or to expressly mark it as being outdated.

Telephone Calls

21 Calls may be recorded.

Internet Communications

22 In order to maintain the security of its systems, protect its staff and detect fraud and other crimes, GMPD Limited reserves the right to monitor all internet communications, including web and email traffic, into and out of its domains. Monitoring includes checks for, but not limited to; viruses and other malignant code, criminal activity, and use or content which is unauthorised as being in breach of the Security policies.

Other Important Information

23 The information, and any opinion contained in this website and the frontstep.co.uk service does not constitute a public offer under any applicable legislation or an offer to sell or solicitation or an offer to buy any securities or financial instruments or any advice or recommendation with respect to such securities or other financial instruments.

24 The information in this website and the frontstep.co.uk service must be read in conjunction with other information made available from suggested links, including that provided by Lenders. Any person securing a mortgage through the use of this website and the frontstep.co.uk service must do so only on the basis of such person's own judgement as to the suitability of the loan in relation to their requirements.

25 You agree to use this website and the frontstep.co.uk service only for lawful purposes and in a way that does not infringe the rights of, restrict or inhibit anyone else's use and participation. Prohibited behaviour includes using this website or the frontstep.co.uk service in such way that it damages the commercial objectives of GMPD Limited, by disrupting the normal information flow of data or other aspects of its normal operating process with Mortgage Lenders. Where prohibited behaviour is detected GMPD Limited will use all available means to pursue the individuals / persons responsible for it.

Regulatory Information

26 GMPD Limited is a member of the Financial Services Compensation Scheme. The Scheme can pay compensation to customers if a regulated firm is unable to pay claims against it, usually if the firm stops trading or is insolvent. Compensation limits apply:

Mortgage advice and arranging - up to £48,000 (100% of £30,000 and 90% of next £20,000)

27 If you are not satisfied with any of GMPD Limited services we have a complaint handling procedure that you can use to resolve such matters and you can obtain a copy of this from the address below. The Company is a member of The Financial Ombudsman Service. If you are still not satisfied after following the Company's procedures, you can ask the Ombudsman to review the complaint. You can find out more about The Financial Ombudsman Service in a leaflet available from <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm> or by telephoning the Company. Alternatively you can write to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
or telephone 0845 080 1800

Enforceability

28 In the event any provision of these terms and conditions of use and access of this website and the frontstep.co.uk service is held unenforceable, it will not affect the validity and enforceability of the remaining provisions and will be replaced by an enforceable provision that comes the closest to the intention underlying the unenforceable provision.

Governing Law

29 This Contract will be governed by English law in every particular including formation and interpretation and shall be deemed to have been made in England and the parties hereby submit to the exclusive jurisdiction of the English Courts.

Registered office details

GMPD Limited, trading as frontstep.co.uk, Mallan House, Bridge End, Hexham, Northumberland NE46 4DQ
Company No. 5930862

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