

THE ORIGINAL INDEPENDENT MORTGAGE BROKER



**JOHN
CHARCOLTM**
INDEPENDENT
MORTGAGE EXPERTISE

JOHN CHARCOL, A NAME THAT CARRIES GRAVITAS IN THE MORTGAGE INDUSTRY.

With offices in the City of London, Birmingham and Southampton and a network of advisers across the UK we help clients arrange mortgages with a total value of £2 billion each year. For 40 years, each and every one of our advisers have kept themselves up to date with the mortgage market to ensure their advice helps our clients manage the present and plan for the future.

The goal posts in the mortgage market are forever moving which can make it a complex and confusing world. We aim to help our clients cut through the noise and help them through the process of applying for a mortgage. At the core of our service are our dedicated brokers who handle each client from the first call right through to completion. That's the

way it's always been and that's the way it always will be. Sure, we've moved with the times and use up to date technology but we think it's our human approach that gives us the edge.

That's why our consultants take the time to find out about their clients, their personal circumstances, finances and needs. From first time buyers to portfolio landlords, our experts scour through 1000s of deals from more than 100 providers to find a mortgage that best fits the circumstances. The number of personal referrals our experts receive is a strong reflection of our dedication to high service standards. We look forward to working with you and helping your clients navigate the world of mortgages.



Mark Fleet
CEO
John Charcol



**FOUNDED IN
1974**



**115 QUALIFIED
ADVISERS**



£2BN+
the value of mortgages and
lending we arrange each year



NATIONAL COVERAGE
with offices in London,
Southampton, Birmingham and
a network of advisers across
the UK



WHAT MAKES JOHN CHARCOL UNIQUE

As our reputation is formed based on everything we say and do, our experts adhere to the highest standards of integrity. Every commitment and promise we make - we make sure we take responsibility and deliver.

We earn our clients' trust by placing their needs at the heart of what we do. We deliver added value by truly understanding our clients' needs and providing a service to match.

As we strive to be the best at what we do, we continuously improve our processes and offerings by embracing new and better ways of doing things. Together we can achieve every goal and target we set.

OUR INDEPENDENT STATUS

Established in 1974, we are the original independent mortgage broker. Our ability to search the whole of the market enables us to get the best mortgage for our clients and their specific situation.



OUR PEOPLE

We're home to a diverse range of talented people, each bringing their own knowledge and experience to our business. It's this rich mix of people, personalities and expertise that build strong client relationships, drive our business forward and set us apart from the competition.

OUR DEPTH OF KNOWLEDGE

With over 40 years of industry experience behind us and a host of successful, long term relationships with lenders and partners. Our expertise extends into more market segments than many of our competitors and our specialist teams work with our clients through every stage of the customer journey providing unparalleled service.

96%
OF OUR CLIENTS
RECOMMEND US ON*



*Based on 1,203 reviews. Correct as of December 2018



OUR SERVICES

We've built relationships with major lenders and smaller, specialist providers, enabling us to access the largest possible range of products for our clients. We specialise in arranging mortgages to suit our clients' current situation and their aspirations for the future – no matter how complex.

RESIDENTIAL MORTGAGES AND FIRST TIME BUYERS

Moving house creates an opportunity for our clients to revisit the mortgage market. We help them find and review any new deals being launched to suit their requirements. Similarly, we help first time buyers take that first big step on to the property ladder, making their first home buying experience a smooth one. Whether it's their first home or their fifth, a mortgage is the biggest financial commitment of a person's life and we are here to help them from start to finish.

REMORTGAGING

In today's competitive market, many borrowers choose to remortgage every few years in order to take advantage of the new rates and products on offer or to fit changing life circumstances. We help our clients seek out the best deals then manage the switch between lenders or products.

BUY TO LET

From first time buy to let property investors to experienced, professional landlords, we offer specialist advice on mortgages and beyond. Whether you've invested in a rental property for the potential rental income or potential capital appreciation, our experts will be able to advise you on how to get the most out of your investment. We can also advise on other aspects of being a landlord such as insurance and upkeep of your property. Many of our buy to let customers reach a point where they want to release some equity from their portfolio. At this point we can step in and assist them in remortgaging, product transfers and second charge mortgages.

NEW BUILD MORTGAGES

For clients choosing to buy 'off-plan' or using a government scheme a longer mortgage offer may be needed. We can factor that in when selecting the most suitable mortgage for our new build customers.



SELF-EMPLOYED AND CONTRACTORS

To cater for people working in a self-employed capacity (including company directors), more lenders are adjusting to this trend. Where directors are concerned, they also understand the nuances of business accounting.

Similarly, the number of freelance or contract workers employed in financial hubs like the City of London is rising. John Charcol can recommend mortgages tailored to suit these particular needs.

COMMERCIAL MORTGAGES

Finding funding for development and commercial purposes in the current market can be a challenge. John Charcol can source the most competitive terms for our clients from a carefully selected panel.

EXPAT AND FOREIGN NATIONALS

We live in a truly global society and we ensure we have relationships with lenders who're experienced in working with both expats and foreign nationals.



MORE THAN A MORTGAGE

At John Charcol we go beyond simply securing a mortgage for our clients. We can help protect your property, yourself and your family. We think the mortgage is just the start and we support our clients through out their property journey.

BUILDINGS AND CONTENTS INSURANCE

Our in-house team of expert insurance advisers work with our mortgage consultants to make sure our clients' properties are insured for the full rebuild value. Plus, we can arrange cover for the contents of the property, including personal valuables.

John Charcol promises high quality insurance cover selected from the whole of the market including 5* Defaqto™ rated products. As with our mortgage arrangements, we can tailor bespoke policies to suit individual circumstances via specialist insurers who provide policies for non-standard cases.

PROTECTION

For most of us a mortgage is the largest financial transaction we'll be involved in.

We can arrange protection insurance designed to provide a financial cushion should the unexpected happen. This protects our clients financially in the case of; critical illness, death or an accident that prevents you from working.

It's important that you are aware of and understand the various solutions available to protect you, your family and your property. We explain everything to our clients in plain English to give them peace of mind that they've got the right protection in place.

SPECIALIST LENDING

For our clients wishing to release the equity in their home to borrow more, we can help arrange a second charge mortgage. Many of our clients choose to use the extra capital to fund home improvements or buy another property. We can also help arrange bridging loans and development finance.



JOHN CHARCOL LEGAL

Whether you plan to purchase, sell or remortgage, a conveyancer or solicitor will be required to complete the legal work both for the client and the mortgage lender.

We have negotiated access to a panel of residential property solicitors and conveyancers. To ensure that we provide the high quality legal service needed to aid property purchase, we select the right service by taking into account price and customer reviews which are a key indicator of customer service levels.

WILLS

No matter how old you are, we would encourage you to consider drawing up a will. It's likely that your property or properties will form a large proportion of the 'value' of your will. We can arrange for you to speak to a specialist wills adviser to ensure your loved ones are protected and that your wishes are carried out.

WREN STERLING FINANCIAL PLANNERS

Wren Sterling is a nationwide firm of independent financial advisers who specialise in all aspects of investment, retirement and inheritance tax planning. This allows them to see the whole picture and ensure every aspect of their advice works towards a client's personal financial goals.

We would be delighted to introduce you to Wren Sterling.



COMMITTED TO OUR CLIENTS

We're committed to providing an unparalleled level of customer experience from the moment we first speak to you, right up to when your mortgage completes and beyond.

From arranging your mortgage through to protection, home and content insurance and specialist products such as bridging and secured loans – our team are here to help you get the mortgage you need to live the life you love.

To ensure that this happens, our commitment to our customers means that we promise to:

PROVIDE INDEPENDENT ADVICE

- ✓ We'll listen to your needs and discuss what your options are available in plain English.
- ✓ We'll provide you with documentation that explains exactly how we work.
- ✓ We're transparent about all fees and charges associated with our service and products.
- ✓ Our experts will never, ever be swayed by commission we may receive from a lender.
- ✓ We'll work with you to take the stress and hassle out of completing a mortgage application
- ✓ You'll also get a dedicated case handler who will ensure everything keeps moving and that you, and everyone who deals with your case, is fully up to date on the progress of your application
- ✓ Our experts will offer advice on how to protect your home and family
- ✓ We offer expert advice wherever suits you – on the phone, online or face to face

OFFER A PERSONAL SERVICE

- ✓ When you make an enquiry you'll speak to one of our expert advisers – no robots, and no appointments to arrange
- ✓ Your named adviser will be with you from the initial consultation right through to completion

PROVIDE A SERVICE FOR LIFE

- ✓ Our commitment to our customers mean that when your rate ends we will contact you to review your existing deal and offer advice on your next mortgage



INDEPENDENT MORTGAGE EXPERTISE

Helping you get the mortgage you
need to live in the home you love

Call us on: **0333 363 6080**

or visit: [charcol.co.uk](https://www.charcol.co.uk)

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