

# JohnCharcol

The *independent* mortgage experts

40 years of experience at your service









# Welcome to John Charcol

John Charcol is one of the UK's leading independent mortgage brokers. We have been offering independent mortgage advice and bespoke mortgage solutions to our clients for over 40 years. We would be delighted to extend our service to your clients, or to your employees as an employee benefit.

Working with John Charcol will enable you to broaden your offering with an industry recognised name. We work with a range of introducers including individual accountants and SME's where our services are primarily offered to their clients, through to large corporates where our service takes on a different role as an employee benefit.

As a John Charcol introducer you will be assigned an account manager so that you have a dedicated single point of contact. Similarly your clients or employees will be assigned a personal mortgage consultant who will look after them and provide them with mortgage advice either in person or over the phone depending on their preference.

Rest assured we put all of our clients, however they are introduced to us, at the heart of everything we do, from the moment we first speak to them to the moment they complete on their mortgage and beyond.

**Simon Knight**  
CEO  
John Charcol

# Our credentials

## For our Introducers

### The experts

Established in 1974 we have over 40 years of experience in the mortgage market which underpins the advice we give today. This expertise, our size and independence means we are regularly approached by lenders when they are looking for a select few to launch a new product.

In 2015 we arranged over £2bn of mortgages.

### Your dedicated account manager

We know how important your clients are and how closely you will want to monitor the service we are providing. That's why you will be assigned a dedicated account manager giving you one single point of contact.

### Keeping you informed

Our IT infrastructure and processes are embedded into the client experience which means we can offer a range of Management Information.

Basic monthly MI includes the number of referrals, completions and importantly, client feedback via our review process.

## For our Clients

### Searching the whole of the market

We're fiercely proud of our independent status as the cornerstone of our highly rated service. Being independent means we are free to search the whole of the market (including mortgages not available on the high street) to ensure that we find the right mortgage for our clients, engineered around what they want to achieve, and reflecting their very individual circumstances.

### A personal service

Every one of our clients is assigned a personal mortgage consultant to guide them through the mortgage process and take as much of the paperwork away from them as possible. This delivers not only continuity of service but also a personal and accountable service.

### What our clients say

We pride ourselves on our customer service and outstanding reputation.

We ask all of our clients to review us on [www.reviews.co.uk](http://www.reviews.co.uk) where we achieve consistently high ratings and some wonderful client testimonials.







# Mortgage services

Over the past 40 years John Charcol have built established relationships with major lenders as well as smaller, specialist providers, which means we are able to give our clients access to the largest possible range of products including bespoke mortgages.

We specialise in arranging mortgages tailored to our clients including those with more complex requirements or in need of larger loans:

## Buy to let

Whether investing in buy to let properties for the potential income or for the potential capital appreciation, talking to a buy to let specialist is key to finding the right mortgage. For more experienced or portfolio buy to let investors, specialist advice over whether to convert to a limited company is key.

## Residential mortgages and first time buyers

Moving house creates an opportunity to revisit the mortgage market, review the new deals being launched, and given any new requirements, find the right mortgage. If you're a first time buyer then you'll recognise that getting on the property ladder is a big step. A mortgage is often the biggest financial commitment of a person's life. We will make sure we guide and advise clients throughout the buying process and beyond.

## 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. This can include switching with their current lender or moving to a new lender.

## 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 from a carefully selected panel.

## Second charge loans

There are times when clients want to raise capital but don't want to remortgage because it means either giving up a good rate on an existing mortgage, or incurring penalty charges from their existing lender. In these circumstances a second charge loan can often be the right solution. We have a specialist 'second charge loan team' dedicated to this solution.

## New build mortgages

If you're buying off-plan or using a government scheme you might need a mortgage offer to last longer than usual, we can factor that in, when selecting the most suitable mortgage for your new home.

## Contractors

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.

## Self employed and directors mortgages

Increasingly, people are working in a self-employed capacity including many company directors. More lenders are adjusting to this trend, and where directors are concerned, they understand the nuances of business accounting.

## Mortgages for expats and foreign nationals

We live in a truly global society, and we reflect that by ensuring we have relationships with lenders experienced in working with both expats and foreign nationals.

# The referral process



## Welcome

As we welcome you on board we will introduce you to your account manager, sign the introducer agreement and start the process of agreeing the way we will work together to best suit your requirements.

## Agreeing the process and promotion

We will set up your referral process and include a dedicated phone number and email into John Charcol, so that we can always recognise and welcome your clients, track and report on their progress. We will map out the level of marketing support if required whether it be printed collateral, a web page or a Q&A document.

## Launch presentation

The best way to launch your introducer partnership to your staff, either as an employee benefit or as a new opportunity for your clients, is to run a mortgage workshop. Presenting and taking questions in person helps your staff feel comfortable with our service, the process and fully engage with the new opportunity.

## Monitoring and reporting

We can provide monthly reporting so that you have regular visibility of the number of referrals made and the number of completions (particularly if remuneration is attached). If you are an introducer where our service is an employee benefit, you may not require reporting.

# More than just a mortgage

At John Charcol we believe it is important that clients look beyond simply securing their mortgage to protect their property, themselves and their families. We wouldn't be doing our job properly if we did not offer this duty of care. We can provide Protection, Legal and Estate planning services.

## Buildings and Contents Insurance

Our in-house team of expert insurance advisers work with the mortgage consultants to make sure that properties are insured for the full rebuild value and 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 as we have access to specialist insurers for non-standard cases.

## John Charcol Legal

Whether clients purchase, sell or remortgage, a conveyancer or solicitor will be required to complete the legal work both for our 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.

## Protection

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

Protection insurance is designed to provide a financial cushion should the unexpected happen. It may be a critical illness, death, or an accident that prevents an individual from working.

It's important that our clients understand the various solutions available to protect themselves, their families, and their property.

## 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 are delighted to be able to introduce our clients to Wren Sterling.





# Our Customer Service charter




At John Charcol we pride ourselves on our customer service and our outstanding reputation which we have built over the years following our Customer Charter. Our commitment to our clients means that we will always:

- ✓ Assign a personal mortgage consultant, one person to guide our clients through the whole process
- ✓ Research the whole of the market to be sure we find the right mortgage
- ✓ Listen to and understand our client's needs
- ✓ Only make recommendations that are entirely suited to clients' needs
- ✓ Discuss options in plain English, avoiding unnecessary jargon
- ✓ Stay in regular contact and keep clients informed at all times
- ✓ Be clear in advance about all fees and charges associated with the product and our service
- ✓ Provide a service for life by contacting a client every time a rate comes to an end
- ✓ Explain the different mortgage products available and the protection products designed to keep clients safe
- ✓ Treat any issue or complaint swiftly and fairly





**John Charcol**  
5th Floor, Cutlers Exchange  
123 Houndsditch  
London, EC3A 7BU

 0344 346 3670  
 [contact@johncharcol.co.uk](mailto:contact@johncharcol.co.uk)  
 [www.charcol.co.uk](http://www.charcol.co.uk)

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