



Terms of Business

This document sets out the terms on which **Tru Blu Financial** ("we", "us", "our") will provide mortgage and protection advice and related services to you ("you", "the client"). Please read it carefully. If there is anything you do not understand, please ask us before proceeding. You should keep a copy of this document for your records.

Version: V1.0 Date: 30/09/2026

1. Who we are and our regulatory status

Tru Blu Financial is a trading name of Brook Financial Services Limited, which is an appointed representative of Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited, which are authorised and regulated by the Financial Conduct Authority (FCA). Our own FCA reference number as an appointed representative is 585328. You can check these details on the Financial Services Register at register.fca.org.uk or by calling the FCA on 0800 111 6768.

Mortgage Advice Bureau Limited is registered in England and Wales, number 3368205. Registered office: Capital House, Pride Place, Derby DE24 8QR.

Mortgage Advice Bureau (Derby) Limited is registered in England and Wales, number 6003803. Registered office: Capital House, Pride Place, Derby DE24 8QR.

Brook Financial Services Limited is registered in England and Wales, number 07311674. Registered office: The Old Courthouse, 60a London Road, Grantham, Lincolnshire, NG31 6HR.

Tru Blu Financial is based at 181 Coniscliffe Road, Darlington, DL3 8DE. Our main contact details are: telephone 01325 794000, email jonny.moore@tru-blu.co.uk, website trublufinancial.co.uk.

Your adviser is Jonny Moore. Case administration is handled by Joanne. Because we are a small firm, Jonny retains overall accountability for the quality and suitability of all advice given, even where administrative tasks are carried out by Joanne on his behalf.

2. The services we provide

We offer advice and a personal recommendation on mortgages and, where relevant, protection insurance (life cover, critical illness cover, income protection and buildings and contents insurance). We do not offer an execution-only, information-only or order-taking service: every case is fully advised, and we will not process an application for you without first going through our full advice process.

2.1 Mortgages

Our mortgage advice is whole of market.

Every mortgage customer is offered a review of their protection needs and their buildings and contents insurance, regardless of who advises on the mortgage itself. These reviews are not a condition of arranging your mortgage. We will also prompt you to consider whether your will is up to date, though we do not provide legal advice ourselves.

2.2 Buy to Let, commercial and other unregulated lending

Some forms of Buy to Let mortgage, commercial mortgages and bridging loans are **not regulated by the Financial Conduct Authority**. Where this applies to your mortgage, we will tell you clearly before you proceed. Although not all our services attract the same regulatory protections, we apply the same advice process, documentation standards and care to unregulated business as we do to regulated business.

2.3 Protection insurance

We can advise on and arrange life insurance, critical illness cover, income protection and buildings and contents insurance from a range of providers. We do not provide tax advice; where a case has tax implications (for example, a limited company buy to let purchase) we will recommend you seek specialist tax advice, and we will not advise on the suitability of a limited company structure itself.

3. How we are paid

Our fee for arranging your mortgage is between **£250 and £395**, depending on the complexity of your case. The exact fee that applies to you will be confirmed in writing, in a separate Fee Agreement, before you are charged. You are under no obligation to proceed, and you will not be charged, at any point before we submit an application on your behalf. Our fee becomes payable once your application has been submitted to the lender, and remains payable even if your mortgage does not subsequently complete.

In addition to any fee you pay us, we may also receive a procuration fee (commission) from the lender or protection provider when your mortgage or policy completes. This does not increase the cost of your mortgage or policy to you. Where relevant, the amount of any commission we expect to receive will be disclosed to you in your Illustration/Key Facts documentation before you proceed.

Full details of how and when our fee is payable are set out in your Fee Agreement, which forms part of these Terms of Business.

4. Client money

We are not permitted to hold client money. We will never ask you to pay us, or anyone connected with our firm, in cash. Any fee you pay us must be for charges that are clearly due to us as set out in this document, your Fee Agreement and your Illustration — we cannot accept payment on account of anything else. Any payments due directly to a lender, valuer, solicitor or provider (for example a valuation fee) should be paid by you directly to that party, not to us.

Payment must be made in pounds sterling from a UK bank account in your own name. We may need to ask additional questions, or decline to proceed, if a payment is offered from a third party's account or from outside the UK, in line with our anti-money laundering obligations.

5. What we need from you

To give you suitable advice, we need full and accurate information about your circumstances, needs, objectives, income, expenditure, assets and liabilities, and you must tell us promptly if anything changes before your mortgage completes. Lenders and insurers rely on the accuracy of the information in your application; providing false or misleading information (or failing to disclose something relevant) may invalidate your mortgage or insurance, could constitute mortgage fraud, and may be reported to the relevant authorities.

We will need to verify your identity and address, and the source of any deposit, before we can proceed with your application, in line with our legal duties under the Money Laundering Regulations. We may also carry out electronic identity checks; these will not affect your credit score.

6. Confidentiality and how we use your data

We will treat all the information you give us as confidential and will only use it for the purposes of providing you with advice and arranging your mortgage or protection policy, and for related legal and regulatory purposes. We are a data controller for the purposes of UK data protection law, and in some respects a joint data controller together with our network, Mortgage Advice Bureau, as explained in our Privacy Notice.

- What we collect: the personal, financial and, where relevant, health information needed to assess your needs and give you suitable advice.
- Why we collect it: to provide advice and arrange products, to verify your identity, to meet our legal and regulatory obligations, and to service your ongoing relationship with us (for example, contacting you about product reviews).
- Who we share it with: lenders, insurers, our network (Mortgage Advice Bureau), credit reference and identity verification agencies, and other parties directly involved in your application (such as a solicitor), and the FCA or other regulators where required.
- How long we keep it: for as long as required by our regulatory obligations, and in line with our data retention policy, after which it is securely destroyed.
- Your rights: you have the right to ask for a copy of the data we hold about you, to ask us to correct or delete it, to object to or restrict certain processing, and to ask for your data in a portable format, subject to our legal and regulatory record-keeping obligations. You also have the right to complain to the Information Commissioner's Office (ico.org.uk) if you are unhappy with how we handle your data.

Full details are set out in our separate Privacy Notice, which we will provide to you at the start of our relationship.

7. Vulnerable customers

We want to make sure everyone we advise gets the support they need to understand our advice and make an informed decision. If you (or anyone involved in your application) has a health condition, is going through a difficult life event, or would simply value more time, a different way of communicating, or someone else present to help — please tell us. We will never treat you differently for asking, and we can adapt how we work with you, for example by allowing more time, involving a family member or friend, or explaining things in a different way.

8. Conflicts of interest

We aim to act fairly and in your best interests at all times. Where a conflict of interest arises — for example, where we might receive a materially different level of commission from different lenders or providers — we will tell you about it before you proceed, and this will never influence the suitability of our recommendation to you.

9. Right to cancel

Where you take out a protection insurance policy through us, you will normally have a right to cancel it within a set period (typically 30 days) of receiving your policy documents, as set out in your policy documentation. Mortgage offers are not cancellable in the same way, but you are free to withdraw from the advice process at any point before you are legally committed, and you will not be charged our fee unless we have already provided you with advice and/or submitted an application on your behalf, as set out in your Fee Agreement.

10. If something goes wrong — our complaints procedure

We hope you never need to, but if you are unhappy with any part of our service, please tell us as soon as possible so we can try to put things right. You can contact us by phone, email or in writing using the details in Section 1.

Because we are an Appointed Representative, all complaints are handled by our network, Mortgage Advice Bureau, not by us directly. If you raise a complaint with us, we will pass it to them immediately. You can also contact them directly:

- In writing: Complaints Department, Mortgage Advice Bureau, Capital House, Pride Place, Derby DE24 8QR
- Email: Complaints@mab.org.uk

What happens next: your complaint will be acknowledged in writing within 5 working days. Straightforward service complaints may be resolved within 3 working days. More complex complaints will receive a written update if not resolved within 4 weeks, and a final response within 8 weeks of receipt. Your final response letter will explain the outcome and your right to refer the matter to the Financial Ombudsman Service (FOS) if you remain unhappy, which you must do within 6 months of that letter.

Financial Ombudsman Service

- Address: Exchange Tower, Harbour Exchange, London E14 9SR
- Telephone: 0800 023 4567
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk

11. Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations to you, depending on the type of business and the circumstances of the claim. Mortgage advice and arranging is covered for 100% of the first £85,000 of a valid claim; insurance mediation (protection) advice is covered without an upper limit for compulsory classes and, for most other protection policies, at 90% of the claim with no upper limit. Further information is available from the FSCS at www.fscs.org.uk or on 0800 678 1100.

12. Ending our agreement

You may end our relationship at any time, without penalty, by telling us in writing. This will not affect any fee already due for advice given or work already carried out on your behalf up to that point. We may also stop acting for you — for example, if we are not able to verify your identity, if we suspect fraud, or if we believe we can no longer act in your best interests — and we will explain our reasons if this happens.

13. Other important information

- Language and law: these Terms of Business, and our dealings with you, are governed by the law of England and Wales, and all communication with you will be in English unless we agree otherwise.
- How we may contact you: we may contact you by telephone, email, post or text message, including for servicing and review purposes, unless you ask us not to.
- Updates to these terms: we may need to update these Terms of Business from time to time, for example to reflect regulatory change; we will provide you with a new copy if anything materially affects our relationship with you.
- Professional indemnity insurance: we hold professional indemnity insurance, as required by the FCA, which covers the advice we give you.

Acknowledgement

Please sign below to confirm that you have received, read and understood these Terms of Business.
Signing does not commit you to proceeding with any recommendation we make.

Client 1 signature: _____ Date: _____

Print name: _____

Client 2 signature: _____ Date: _____

Print name: _____

Tru Blu Financial is a trading name of Brook Financial Services Limited, which is an appointed representative of Mortgage Advice Bureau Limited and Mortgage Advice Bureau (Derby) Limited, which are authorised and regulated by the Financial Conduct Authority.