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Our Cookie Policy sets out why and how we use cookies on our website and forms part of our legal obligations under UK Law, including General Data Protection Regulations (GDPR).

WHAT ARE COOKIES

Cookies are small text files which are commonly used to collect personal data. Cookies can gather information about a user's use of a website or can enable the website to recognise the user as an existing customer when they return to at a later date. A cookie file is neither a virus nor spyware.

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We use cookies to enhance your experience when using our website, it is therefore advisable to agree for them to be used.

WHAT COOKIES WE USE

We use both essential and functional cookies on our website, including session cookies which are deleted after each visit, tracking cookies which remain in place and third-party cookies used by other companies such as Google Analytics.

THIRD PARTY COOKIES

We also use cookies provided by trusted third-party providers, such as Google Analytics. These can provide valuable information to us in terms of how you are engaging with our website, this can also help us to improve our user's website experience. Social media functionality is also linked to our website and the data might be shared to improve your user experience.

We are not responsible for the data policies and content of any website that is not our own.

DISABLE COOKIES

You can disable cookies, however, this may cause a decrease in functionality and therefore negatively impact your browsing experience. For more information on how to disable cookies in your browser please see the Information Commissioner's Office website. (<http://www.ico.org.uk/for-the-public/online/cookies/>).

FEE STATEMENT:

We do not charge clients when they stay with their current lender (Product Transfer). However, we do typically charge a fee of up to £199 for remortgage and up to £399 for a mortgage when purchasing a property. This will be confirmed in your initial consultation which is free of charge.