

Financial *expertise* tailored for you.

A guide to Rettie Financial Services.



At Rettie we *understand.*

At Rettie we understand that everybody's property journey is different. That's why we're with you every step of the way. Whatever your mortgage, insurance or other financial needs, and however complex your challenges, we have the expertise and experience to provide a tailored service that will deliver for you.

OUTSTANDING CUSTOMER SERVICE

Rettie Financial Services excels in speed, expertise and customer satisfaction. Our commitment to you extends beyond transactions, providing both financial and emotional support throughout your journey.

PERSONALISED SOLUTIONS

We bring a personal touch to every interaction, taking time to understand and address your unique financial requirements. No matter how complex and intricate your mortgage needs, we have the experience and know-how to identify and deliver an innovative personal solution that's right for you.

A PROVEN APPROACH

We have a proven track record in delivering a supportive, quick and hassle-free service, evidenced by a constant stream of 5 star reviews from our satisfied clients.

"We came to Rettie after having a pretty bad experience with a different mortgage advisor, who was really unresponsive. We were absolutely panicked as we had 2 weeks to get a full offer in writing or we were going to lose the house we'd reserved. Even with a ding on my credit report and my wife's immigrant status, they were able to find us a great deal in a quick turn around, as well as advise on protection plans that suited us."

WILL KINNON



Expertise at *your service.*

Expertise is at the heart of everything we do. Our experienced certified Mortgage & Protection Advisors have been advising clients for a number of years, providing extensive insight and knowledge. And with access to more than 12,000 mortgages from over 90 lenders, you can see why we're confident that we'll find the mortgage deal that's right for you.

FINDING THE RIGHT DEAL FOR YOU

Financing the purchase, ownership or sale of a property can be a complex and often stressful experience. At Rettie Financial Services, working closely with the wider Rettie team, we apply our specialist experience, expertise and insight to support you through your own unique challenges and assist you to find the most favourable rates.

FREE INITIAL CONSULTATION

Regardless of whether or not you're a client of Rettie, our team of qualified and certified Mortgage & Protection Advisors offer a free, initial no obligation consultation, providing impartial, professional advice and helping you understand the range of financial options available to you.

REDUCING YOUR STRESS

At Rettie, our aim is to streamline and de-stress the process for you. We deal with the lender and take care of all the paperwork for you, while keeping you updated every step of the way. We also help you with insurance and protection policies that give you long-term peace of mind, all delivered with the exceptional service that you expect from Rettie.

There may be a fee for mortgage advice. The actual amount you pay will depend upon your circumstances. The fee is up to 1% but a typical fee is 0.3% of the amount borrowed.

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

"The team could not have worked any harder during the whole mortgage process. They turned what could have been a very painful process into something so easy. They were there to answer any questions, explained everything and held my hand through the entire thing."

IB MACKECHNIE



With you *every* step of the way.

Wherever you are on your property journey – buying your first property, remortgaging your current home, or buying as an investment – we'll help you take the right steps safely and securely.

BUYING YOUR FIRST HOME

There are very few things in life as exciting – or anxiety-inducing – as buying your first home. How much can you borrow, what other costs do you need to budget for, what type of mortgage should you choose? The list goes on. We'll provide a dedicated mortgage advisor who'll be with you every step of the way, explaining the process, including the mortgage application and approval, and taking care of all the paperwork for you.

MOVING HOME

We can advise and guide you through every stage of the moving process, from the legal work to the mortgage and finance. Our in-house mortgage experts will compare your current mortgage and apply their in-depth knowledge of over 12,000 products across the marketplace, allowing you to confidently decide whether to stick with your existing mortgage or change it.

CHANGING YOUR MORTGAGE

We're committed to helping you find the right deal for you. You can sign up to our free 24/7 mortgage monitoring service, which will give you peace of mind that you're always on the right deal. If we find a deal that we think will work better for you, we'll let you know and offer you the opportunity to update your current arrangement.

Similarly, when your fixed mortgage deal ends it's likely that there will be better deals available. We'll work with you, using all our expertise to find the right deal for your current and future needs. We'll also complete all the paperwork for you, working with solicitors, lenders and surveyors to ensure your remortgage goes as smoothly as possible from start to finish.

“Fantastic service. As a first time buyer, I was guided through the whole process of getting a mortgage smoothly. All my questions were answered in a very understandable way, professional advice was given and all the options explained. I was kept updated with my mortgage application. Such a lovely team who looked after my best interests. I would recommend to get in touch with them if you are looking to speak to professionals about getting a mortgage.”

PAULINA AKSAMIT



INCREASING YOUR MORTGAGE

Taking a further advance on a mortgage is commonly done to fund home improvements or even to raise a deposit for a second property purchase. Of course, you'll need to be sure that you can afford the extra borrowing as it will be linked to your property, which you could lose if you aren't able to keep up with the repayments. Our Mortgage & Protection Advisors will talk through your budget, assess your income and outgoings in detail, and show the effect of possible future changes such as rising interest rates. With a full understanding of all the necessary information, you'll be well placed to make the right decisions.

BUYING A PROPERTY AS AN INVESTMENT

The buy-to-let world is more complex than the standard residential mortgage market and lenders typically have different standards for loan-to-value (LTV) and other key metrics. Not only will we guide you through these complexities but, because we work with over 90 lenders, we can give you access to competitive rates and deals not available on the High Street, including the lowest deposit LTV buy-to-let mortgages available on the market.

You may have to pay an early repayment charge to your existing lender if you remortgage.

There is no guarantee that it will be possible to arrange continuous letting of the property, nor that rental income will be sufficient to meet the cost of the mortgage.

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

"The attentive and helpful staff guided us through the complex process, explaining mortgage options thoroughly, making it remarkably smooth and stress-free. Their dedication to customer satisfaction set them apart as they took the time to understand our needs."

FIONA HALL



Adding *value*.

At Rettie, we believe in building long-term relationships with our clients. That's why you can be sure we always have your best interests at heart. As well as being experts in our field, our advisors are dedicated to our clients. For us, it's much more than a 9 to 5 job; we're committed to going that extra mile to provide you with exceptional customer service.

MONTHLY MORTGAGE MONITORING

By signing up to our free 24/7 mortgage monitoring service, you'll get peace of mind that you're on the right deal, every month. The service continuously compares your mortgage against 1,000s of other deals across the market.

QUICK MORTGAGE TURNAROUND

We pride ourselves in providing a speedy and efficient service. Our expertise enables us to provide a swift turnaround on mortgage applications, and we consistently outperform industry standards for completing mortgages.

MEETING COMPLEX REQUIREMENTS

Our breadth and depth of knowledge, and our wide understanding of the market, enables us to find solutions other people can't; for example where there are credit history challenges or non-standard ownership issues. We can also advise you on Government schemes and provide information and resources that will ensure you're in the best position to make an informed decision.

PRIME MARKET SERVICES

For those looking for support in the prime and super prime property markets, we provide bespoke mortgage arrangements, access to a network of premium real estate opportunities and tailored financial solutions to optimise your property portfolio.

"The service we received in securing the right mortgage for our countryside property was exceptional. Regular updates along the way meant we had every confidence that the correct mortgage product had been found for the purchase and that it would complete on time. This is not the first time I've used Rettie Financial Services and most certainly will not be the last!"

WENDY WATSON





Committed to your *protection.*

As well as supporting you to secure the perfect mortgage, we can help you with a full range of protection products.

LIFE INSURANCE AND FAMILY INCOME BENEFIT

No-one likes to think about it, but if the main earner in your family was to suddenly pass away, could the others afford your mortgage? A life insurance policy, which pays out a lump sum or family income benefit, can provide a regular monthly income to provide peace of mind. We'll help you decide which options are right for your particular circumstances as well as explaining tax-efficient options.

CRITICAL ILLNESS COVER / INCOME PROTECTION

Suffering a severe illness that requires you to take time off work for treatment and recovery can – quite apart from the emotional trauma – have a devastating effect on your finances. We can help you protect yourself with a policy that pays out a lump sum if you're diagnosed with a specified illness or condition. In a similar vein, an income protection insurance policy can be particularly suitable for self-employed people, who don't receive sick pay. Much like critical illness cover, it pays out a monthly benefit if you're unable to work because of sickness or disability.

WILLS AND ESTATE PLANNING *

Estate planning, writing a Will and preparing a Power of Attorney document are all important tasks which, if not done properly, can cause serious problems. We work with selected solicitors who specialise in looking after individuals, families and business owners. They offer expert support and straightforward, practical advice with clearly defined service levels and a transparent fee structure.

PROPERTY COVER *

All properties require adequate and appropriate insurance cover. We can help you choose the policy that's perfect for you: whether that's buildings & contents insurance for your own home, or landlord insurance for an investment property. For insurance business we offer products from a choice of insurers. For those who need specialist advice on personal insurance and business risk, we work with a number of Private Clients Insurance Firms.

*** These protection services are provided by business partners.**

For insurance business we offer products from a choice of insurers.

"The team were extremely approachable, very prompt and flexible. I literally left everything to them and they looked after every aspect of finance, insurance etc. required for the proceedings. I would strongly advise busy professionals to seek their help and advice."

SANOBAR NAHEED

A comprehensive *nationwide service.*

SUPPORTING CLIENTS UK WIDE

At Rettie Financial Services our experienced consultants provide advice and support on the financial aspects of the house buying process, mortgages and protection throughout the UK.

Book a free initial Financial Services consultation today with one of our expert advisors.

03301 759 977

financialservices@rettie.co.uk



Rettie Financial Services Ltd 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.

Rettie Financial Services Ltd. Registered Office Address: Deuchrie, Dunbar, East Lothian, United Kingdom, EH42 1TG. Registered in Scotland Number: SC711925

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