



Client Declaration

Talking Direct Limited ('Mortgage Goldmine') does not provide any advice or recommendations. We offer a discount arranging service only. To offer this service we need to obtain your written confirmation that you have received our Terms of Business and not received any advice from Mortgage Goldmine, its employees, servants and/or agents as to the suitability of any products we act as your agent for.

New product arrangement

I am/we are purchasing product/products through Mortgage Goldmine on an execution-only basis. I/We have not sought or received advice or recommendations from Mortgage Goldmine, nor have I/we been induced to purchase a particular product by Mortgage Goldmine. I am/we are capable of determining whether a product is suitable for my/our needs and I/we have determined that this/these product(s) are suitable.

I/We confirm that I/we have instructed Mortgage Goldmine to arrange this/these product(s) on my/our behalf. I/We confirm that I/we have received, read, understood and retained copy/copies of:

For non-investment insurance

A personal illustration (detailed quote) and Keyfacts document (key features/policy summary), noting in particular the information on cancellation rights and significant or unusual exclusions or limitations;

For Mortgages

Keyfacts illustration

For all business

I/We confirm that I/we understand that it is my/our responsibility to monitor and determine the continuing suitability of this/these product(s). I/We confirm that I/we have read, understood and retained a copy of Mortgage Goldmine's Terms of Business, Initial Disclosure Document for Mortgages and or Initial Disclosure Documents for insurance.

I/We confirm that I/we have answered accurately on the application form and other documents. In the case of a business, I/we confirm that I/we have the necessary authority to enter into such a transaction.

SIGNED (all parties to sign):	
FULL NAME(S) (and job title if on behalf of a business) BLOCKS CAPITALS PLEASE:	
DATE:	
E-MAIL ADDRESS:	

Registered in England, **Company Registration No:** 6480500. Mortgage Goldmine is a trading name of Talking Direct Limited which is directly authorised and regulated by the Financial Services Authority for regulated mortgage and insurance business only. Our FSA register (www.fsa.gov.uk/register/) reference number is 479968.

Registered Office: Crown House, 72 Downton Avenue, London, SW2 3TS, United Kingdom

VAT No: 947265492, **Data Protection Registration No:** Z1192279, **Consumer Credit Licence No:** 613476