**FREE BENEFIT**

**We’ve teamed up with the UK’s No. 1 online mortgage broker**



Finding the right mortgage can be a tricky task with so many choices to make. That’s why we've partnered with L&C, the UK’s largest fee free mortgage broker. L&C gives you access to free, expert advice and a wide range of online tools and information to help you find the right mortgage.

**How it works**

By using the L&C’s online services, you’ll be able to:

* Read mortgage guides, blogs and articles to help you understand the process and keep you informed about the current mortgage market.
* Use mortgage calculators to find out how much you might be able to borrow and what your monthly repayments could be.
* Check the Best Buys table to see today’s best rates, updated daily.
* Get a free Mortgage in Principle online, to begin your mortgage journey.

Once you’re ready to apply for a mortgage, L&C’s services also include:

* No fees payable to L&C for their mortgage service, regardless of the loan amount or type of mortgage.
* Mortgage advisers available 7 days a week, online and over the phone.
* Specialist teams in areas including Help to Buy, Shared Ownership, New Build and Buy to Let.
* Access to exclusive lender rates only available to clients of L&C.
* Recommending the most suitable mortgage from more than 90 lenders and helping you to apply.
* Support with conveyancing and getting the right financial protection for your needs.
* A dedicated case manager to support you through to completion, liaising with solicitors, lenders and surveyors.
* L&C’s Rate Check service that gives you the confidence that if you apply for a mortgage today and a cheaper rate, for a similar deal with the same lender, becomes available they’ll help you switch†.

By using L&C’s fee free mortgage advice service, you may also benefit from:

* **A £50 gift card** if your mortgage completes with L&C\*
* **Free Buyer Protection Insurance**\*\* - sometimes a property purchase doesn’t complete for reasons outside of your control. Buyer Protection Insurance can cover up to £1,050 of the lender and legal fees you may have already paid.

**What you need to do**

Get in touch with L&C either online or over the phone, 7 days a week.

Get started online **[button]**

Or speak to one of their expert advisers on **0800 953 4517**

**FAQs**

**How much will this benefit cost?**

L&C will not charge you a fee for their mortgage advice service. Like all other mortgage brokers, L&C receive a payment from the lender when the mortgage completes. However, they do not charge their customers a fee on top of this.

Please note that some mortgage lenders only work with borrowers directly. If you choose one of these lenders, you will need to make a mortgage application with them directly, and L&C will be unable to provide you with support through to the mortgage completion.

**What if I stop working at the company?**

If you leave the company, you can continue to use the services provided by L&C. However, you may no longer qualify for the gift card or Buyer Protection Insurance on the placement of a new mortgage after you have left.

The Mortgage service is provided by London & Country Mortgages (L&C), Unit 26 (2.06), Newark Works, 2 Foundry Lane, Bath BA2 3GZ. London & Country are authorised and regulated by the Financial Conduct Authority (registered number: 143002). The FCA does not regulate most Buy to Let mortgages.

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

†Restrictions can apply depending on the lender and your circumstances.

\*Terms and conditions apply. Please visit [www.landc.co.uk/destination/terms-and-conditions/aon-gift-card-promotion](http://www.landc.co.uk/destination/terms-and-conditions/aon-gift-card-promotion) for more information.

\*\*Terms and conditions provided at application stage. Only available for purchases in England & Wales.