



THE ORIGINAL INDEPENDENT MORTGAGE BROKER

**JOHN
CHARCOL™**
INDEPENDENT
MORTGAGE EXPERTISE

**JOHN CHARCOL – WE
MAKE BUYING PROPERTY
EASY AND ENJOYABLE.**



**FOUNDED IN
1974**



**115 QUALIFIED
ADVISERS**



£2BN+
the value of mortgages
and lending we arrange
each year.



NATIONAL COVERAGE
with offices in London,
Southampton, Birmingham,
Newcastle and a network of
advisers across the UK.



WHAT MAKES JOHN CHARCOL UNIQUE

We make the property-buying journey what it should be.

OUR PURPOSE

Our purpose is to make buying and remortgaging property easy and enjoyable, so we're continuously improving our processes and offerings by embracing new and better ways of doing things.

We're experts who deliver a high quality service, tailored to your needs as our customer. Whether you're investing in property or looking to buy your first home, we can help.

OUR INDEPENDENT STATUS

Established in 1974, we're the original independent mortgage broker. Our ability to search the whole of the market enables us to find the best mortgages for our clients and their specific situations.

OUR PEOPLE

We're home to a diverse range of talented people, each bringing their own knowledge and experiences to our business. It's this rich mix of people, personalities and expertise that builds strong client relationships, drives our business forward and sets us apart from the competition.

OUR DEPTH OF KNOWLEDGE

We have over 40 years of industry experience behind us and a host of successful, long term relationships with lenders and partners.

Our expertise extends into more market segments than many of our competitors and our specialist teams work with our clients through every stage of the customer journey, providing unparalleled service.

97%
OF OUR CLIENTS
RECOMMEND US ON*

 **REVIEWS**

*Based on 1,791 reviews. Correct as of June 2020



OUR SERVICES

We've built relationships with major lenders and smaller specialist providers, which means we have access to the largest possible range of products. We find and organise mortgages to suit your current and future needs – no matter how complex they may be.

What's more, we don't just arrange your mortgage. Through our partnerships, we can find you expert solicitors, arrange insurance and protection coverage and even move you into your new property. We guide you through the entire property-buying journey, from your first call with us right up to the day you move in.

BUY-TO-LET

Rental properties are popular investments because they can be very successful at delivering a profit. It's essential you have the right buy-to-let mortgage if you want to make the most of this kind of financial venture – otherwise what's the point? No one wants a subpar investment.

As an independent mortgage broker with over 40 years' experience, we're perfectly placed to advise you and find a buy-to-let mortgage that matches your property needs. John Charcol has access to the whole of the market and we're experienced in finding the most suitable mortgage products for less conventional situations.

We can help with buy-to-lets for private landlords, limited company buy-to-lets, portfolio landlords, remortgaging, product transfers and more.

REMORTGAGING

There could be many reasons why you want to remortgage: your introductory deal is due to end, you want to consolidate multiple other debts, you need money to fund home improvements, or maybe you have a large expense coming up like a wedding.

Your expert adviser will find you the best deal before managing the switch to a new lender and product.

MOVING HOME

Moving home is a really exciting time. There are a lot of fun parts you get to enjoy – such as viewing houses, exploring local areas, choosing new furnishings – but these are sometimes overshadowed by the more stressful parts, like arranging a mortgage.

John Charcol not only provide mortgage advice for moving home, we manage your entire property-buying journey so you can enjoy this experience – like you're supposed to.

FIRST-TIME BUYERS

Buying your first home should be fun – not frightening. It's easy to see why some people can feel overwhelmed though.

There are a lot of different terms thrown at you from the second you start looking at mortgages – repayment mortgage, fixed rate, standard variable rate, etc. – not to mention the fact that you might not know much about the property-buying process in general.

You don't have to figure it all out by yourself. Not only do we find you the best mortgage deal for your situation, we explain the different mortgage options available to you as a first-time buyer and assist you at every stage of your homebuying journey.

SELF-EMPLOYED AND CONTRACTORS

Getting a mortgage when you're self-employed isn't that different from getting one when you're employed. You have access to the same mortgages and lenders as an employed person. You just need to provide the mortgage lender with different information about your income so they can determine how much you can borrow.

Our advisers at John Charcol have loads of experience helping self-employed people secure mortgages. We know what information the lender needs from you and can guide you through it all, step by step.

COMMERCIAL MORTGAGES

Although some high street lenders do offer commercial mortgages, this is only a small sample of what's out there. There are a lot of commercial mortgage lenders that aren't available on the high street, like centralised lenders and private banks. Some won't even consider applications directly from borrowers.

This means it's likely you'll miss out on better deals and more competitive rates if you don't use a commercial mortgage broker.

John Charcol are an independent, commercial mortgage broker, which means we have access to every commercial mortgage lender on the market. We can find you a deal that's actually worthwhile.

What's more, we can consider your portfolio of properties as a single package, which can give you access to the best commercial mortgage rates across all your properties.

EXPAT AND FOREIGN NATIONALS

If you've accepted a job abroad and have decided to rent out your existing property – or perhaps you're looking to buy before you return home – you'll need an expat mortgage.

It's unlikely you'll find a product that really meets your needs by simply approaching a high street lender. As a whole of market broker, John Charcol have access to all kinds of lenders – including specialist expat ones that will meet any time pressures you may be under, but require you use a mortgage broker.

Expat mortgages can be complex, but we take care of everything for you.

SPECIALIST LENDING

We're experts, so we can help with all kinds of specialist lending. Second charge mortgages, offset mortgages, bridging loans, let to buy, portfolio, limited company, development finance, large loans, new builds and more.



MORE THAN A MORTGAGE

At John Charcol, we don't just arrange your mortgage. We help you every step of the way.

We charge no arrangement fees for our insurance, protection and Concierge Service.

BUILDINGS AND CONTENTS INSURANCE

We're partners with Legal and General, which means our team can find you buildings and contents insurance tailored to suit your unique needs – whether you're a first-time buyer or seasoned landlord.

Our recommendation will be based on your situation and timeframe to ensure everything goes according to plan.

PROTECTION

For most of us, a mortgage is the largest financial transaction we'll be involved in, so it's really important you protect yourself against the unexpected.

We can organise bespoke life assurances for you by selecting from our superb panel of providers. This protects you financially in the case of critical illness, death or an accident that prevents you from working.

CONCIERGE SERVICE

We can help you or your tenants move into your property, set up utilities, register for Council Tax and more with our Concierge Service – available through Just Move In. They organise everything for you, saving most people around £300 a year and up to 8 hours of hassle.

EQUITY RELEASE

It's easy to overlook your property as part of your finances, but your home is probably the biggest asset you have. You may be able to release equity and access the money you need if you're aged 55 or over and own your property outright with no mortgage on it.

John Charcol can help you release money from your home through our partnership with Key Retirement.

JC LEGAL

With JC Legal, John Charcol can refer you to a solicitor who'll manage the conveyancing part of the process. We choose from a carefully selected panel of conveyancers and solicitors, giving you access to a variety of quotes, services and options.

WILLS

It's always a good idea to have your will sorted no matter how old you are, especially when investing in a property. We can arrange for you to speak with a specialist wills adviser to ensure your loved ones are protected and that your wishes are carried out.



COMMITTED TO OUR CLIENTS

We're committed to providing an unparalleled level of customer experience from the moment we first speak to you, at each step of the mortgage process and up to the day you or your tenants move in.

Our team are here to help you secure the very best mortgage deal for your needs.

To ensure that this happens, we promise to:

CLEAR AND INDEPENDENT ADVICE

- ✓ We'll listen to your needs and discuss what your options are clearly
- ✓ We're not tied to any lenders, so we'll always give you our objective advice
- ✓ We'll provide you with documentation that explains exactly how we work
- ✓ We're transparent about all fees and charges associated with our services and products
- ✓ We're a whole of market mortgage broker, which means we have access to all kinds of products from across the market

A PERSONAL SERVICE

- ✓ You'll speak with your very own expert mortgage adviser who'll make recommendations based on your needs
- ✓ You'll be assigned a client relationship manager who'll ensure everything keeps moving and that everyone is kept up-to-date on the progress of your application

- ✓ We offer expert advice wherever suits you – on the phone, online or face-to-face
- ✓ We'll manage your entire mortgage application
- ✓ We can arrange conveyancing, insurance, protection, removals and more
- ✓ We'll be there every step of the way.

PROVIDE A SERVICE FOR LIFE

- ✓ We'll contact you when you're approaching the end of your deal to review your situation, listen to your mortgage needs and offer expert advice



INDEPENDENT MORTGAGE EXPERTISE

Making the property-buying
journey what it should be.

Call: 0808 296 3832

or visit: charcol.co.uk

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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE