

*You find the right home...*

*...we'll find the right mortgage*



**bp financial**  
services ltd



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Finding the home that fits your lifestyle and your budget is not always easy. It's the same when it comes to the mortgage. Choose the wrong mortgage and it would cost you a lot of time and money. Get the right one and it makes life so much easier.



### **I need a mortgage, but why should I call BP?**

Because we're one of the leading independent mortgage advisers in the country. Over the last twenty years we've helped over 20,000 people buy their homes. With our negotiating power and expertise on your side, you know you'll get a good deal.



### **What makes you so different from my bank or building society?**

Our independence. We're not tied to anyone (we're not allowed to be) and can select from any of the thousands of mortgages on the market to give you the kind of financial features and repayment levels you're looking for.



### **Isn't it easier to buy a mortgage off the internet?**

Even if it's easier, it's not necessarily better. With BP Financial, you get a personal consultation in which your individual needs are taken into account. You'll be dealing with a professional who can answer all your questions, clearly without jargon. At the end of the consultation you'll have a print-out of the most suitable option in your hand to study and use as you wish. And of course we're always available if you need any help in the future.

 **But won't I have to pay for professional help?**

We do not charge you for our advice and there is no obligation.

 **How can I be sure I'm getting the best advice?**

Not only do we want to give you excellent, impartial advice - as Independent Financial Advisers we're committed to doing so by law. Our twenty year track record shows how successful we've been. Also our reputation in the profession means we can attract top calibre people to advise you, using computer programs that provide the most comprehensive, up-to-the minute information on virtually every mortgage package available.



 **Is there anything else I should know about BP Financial?**

We don't just advise on mortgages - we can help with any of your personal finance requirements, whether it's Pensions, Insurance or Savings. How much (or how little) you use us is of course entirely up to you. But once you've discovered the benefits of free, impartial advice on your mortgage, you may want to consider utilising the same service for other financial products.

 **So how do I arrange my FREE, no obligation quotation.**

Just call on the number below and we'll arrange a meeting. The time and place is your choice - at home, at work, evening, weekend or daytime - whatever you prefer. There's nothing to lose, and quite possibly a great deal to gain.

**01902  
800 800**





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**Mortgages & Re-Mortgages**

**Building & Contents Insurance**

**Life Assurance**

**Savings & Investments**

**Pension Planning**

**Redundancy, Sickness & Accident Cover**

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MORTGAGES ARE SUBJECT TO STATUS AND VALUATION AND ARE NOT AVAILABLE TO PERSONS UNDER THE AGE OF 18. WRITTEN QUOTATIONS ARE AVAILABLE ON REQUEST. BP FINANCIAL SERVICES LTD IS REGULATED BY THE PERSONAL INVESTMENT AUTHORITY FOR INVESTMENT BUSINESS ONLY. THE PIA DOES NOT REGULATE MORTGAGES.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP THE REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT. MAKE SURE THAT YOU CAN AFFORD THE PAYMENTS BEFORE ENTERING INTO A CREDIT AGREEMENT.

BP Financial Services Ltd voluntarily subscribes to the mortgage code.



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