

How we help you

Here's a brief guide on what we do and what it means to be a Mojo protection advice customer. It's important you read this so you can decide if our services are right for you. Further details of our service terms can be found here in our [Terms of Advisory Services](#).

What we do for you

We will get you and/or your family protected from a number of potential related financial vulnerabilities such as loss of life, income or critical illness.

Our free independent protection advice makes sure you know where you have protection gaps, how to prioritise these and recommends the right product(s) and level of protection for your needs and circumstances from a fair and personal analysis of the marketplace.

We're working for you, so our recommendations have your best interests in mind and are obligation free.

What you need to do

Any advice provided is based on your personal financial circumstances, needs and objectives. It is important that the information you provide is both accurate and honest, and a true reflection of your circumstances.

Failure to disclose relevant information, or change of during your application may result in an unsuitable recommendation, or product being invalidated.

If you are providing us with another person's information or special category data (such as health data), as a joint applicant or as a policyholder you should first ask them to read our [Privacy Policy](#) and our [Terms of Our Advisory Services](#). By giving us information about another person you are confirming that they have consented for you to provide the information to us on their behalf and they understand how this will be used. We may be required to confirm this information with that person(s) at a later stage.

Verification Checks

To support any application, we are required to undertake identity verification, credit searches and anti-money laundering checks to meet both our own regulatory requirements as well as protection provider obligations.

Ongoing Service

It is important that a periodic review of your protection arrangements is undertaken. As part of our service, we will endeavour to contact you at regular intervals to assess your ongoing needs, the products' continued suitability and advise on any new products that may be available and suitable for you.

How we get paid

We do not charge customers for any advice received or applications submitted.

We receive a commission from Insurers for successfully completed applications advised by Mojo. These commissions never affect our advice. Details of the amount will be discussed with you before you proceed and included in your product illustration.

The commission from Insurers varies but is typically based on a percentage of your premiums. You can ask us for a list of the commission payable from all the Insurers we have considered.

Mojo may also reward our colleagues if they achieve quality and performance expectations.

Dealing with Difficult Circumstances or Vulnerability

Protecting the well-being of our customers is of utmost importance. We take great care to ensure that our services are designed with fairness and transparency in mind, and we strive to prevent any potential foreseeable harm particularly to vulnerable customers. Please let us know if you have any concerns or need additional support, as by letting us know we can flex and support you in the right way. Any disclosure you make will be held with your consent and confidentially.

If you would like some free help and guidance to deal with any stressful situations or feel that you are or may become vulnerable be that emotionally, financially, physically or any in any form please see the below for some guidance.

Dealing with the financial impact of the rising cost of living	Information for victims of Financial Crime
Free impartial financial help from MoneyHelper	Protection from scams
Stepchange debt charity	MIND
Citizens Advice Bureau	Samaritans

Who regulates us?

Mojo is a trading style of Life's Great Limited we are authorised and regulated by the Financial Conduct Authority. You can check our authorisation and permitted activities on the Financial Services Register by visiting the [FCA's website](#) or by contacting the FCA on 0800 111 6768. Our Financial Services Register number is 478215.

The FCA is the independent watchdog that regulates financial services. They regulate our activities in respect of advising and arranging mortgages and pure protection insurance products.

What if you have a complaint?

In the event you wish to make a complaint, please contact us:

- **By phone** 0333 123 0012
- **By email** complaints@mojomortgages.com
- **In writing** Complaints Officer, Mojo Mortgages, The Cooperage, 5 Copper Row, London SE1 2LH.
- If we cannot settle your complaint with us, you may be entitled to refer it to the [Financial Ombudsman Service](#).

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the [FSCS](#).

For unregulated cases such as commercial or business buy to let products the Financial Ombudsman Service and Financial Services Compensation Scheme will not be applicable.

Conflicts of Interest

We act on your behalf and in your best interests. Should we consider that there is a conflict of interest that would impede our independence to act in your best interests we will advise you of this prior to making any recommendation. It will be your decision if you wish to proceed with our service under those circumstances.

Client Money

We do not hold client money. We may process payments for you on your behalf, but these payments will be made directly to the provider of the service or product.

Data Privacy

We will only use and store your data as described in our privacy policy. Further information on how we use your data, your rights and a list of our relevant suppliers and partners can be found in our [Privacy Policy](#) available by clicking this link or on our website.

Mojo is a trading style of Life's Great Limited which is registered in England and Wales (06246376). Our registered office is The Cooperage, 5 Copper Row, London SE1 2LH. We are authorised and regulated by the Financial Conduct Authority and are on the Financial Services Register (478215)