



Terms of Business

Who We Are

MAP-Link (UK) Ltd (Map Link) was established on 8th February 2005
Registration no. SC279601.

The operational office is based at 1c Dukes Road, Troon, KA10 6QR, Ayrshire
Contact details - 01292 317214 / www.map-link.co.uk
Group Managing Director - Donald Paterson
Other Companies with Common Directors – Mortgage Advice Partnership Ltd,
MAP Global Property Investments Ltd and Map Enrolment Solutions Ltd.

Our Service

We provide access to an extensive range of financial services to assist you with the planning and organising of your financial needs. Through the various companies and selected panel member firms, we have compiled a comprehensive range of financial service companies accessible from one source. We have, in some instances, negotiated special terms for our clients from the panel. Our panel consists of Will writing companies to regulated IFA's to tax specialists. In fact, we cover most financial eventualities a client may experience.

MAP Link act as an introducer only for regulated products and services. We do not offer financial advice. We do not charge for our services, we receive a referral fee from the select panel members should business be transacted.

The Benefits

In today's hectic world, MAP Link provides a one-stop shop for you to access products and advice as you require it. You will have access to some of the best companies in their field of expertise, with many offering discounted terms to MAP-Link clients. Your MAP Link agent will act as your main point of contact to help you co-ordinate and access the panel benefits. This is backed up by our in-house administration team who are on hand to address or answer any queries you may have. This one-stop shop approach will save you time, provide you with easy access to a wide range of services and potentially save you money.

Regulated Business

MAP Link is not regulated by the FCA, its function is to act as a referral hub to the selected panel members and be the main point of contact for its clients. Our agents cannot offer you regulated advice directly and will refer you to a suitable panel

member. Within the panel there are various services that are regulated i.e. IFA, Wealth Management, Mortgage Advice, Debt Management, Lending and Equity Release. You will be informed if we are referring you to a regulated panel member and who that regulated Advisor will be. Beyond this point, MAP Link will no longer be involved in the process.

Non-Regulated Business

There are a variety of services within the MAP Link panel which are not under the remit of the FCA. These include; Wills, Guaranteed Funeral Plans, Tax Planning and Utility comparisons. Commercial Property Transactions fall outwith the remit of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS). Some types of companies and individuals do not need to be authorised. MAP Link falls into this category (we do not offer regulated advice) as we are not required to be authorised and regulated by the FCA.

Your MAP Link agent will be able to provide you with all relevant information on the no regulated business categories above and transact applications.

Business Process

The process is straightforward; initially your MAP Link agent will discuss your immediate needs with you and explain the various companies and services within the panel. We will then make the various referrals as required. We track the progress of all transactions between the panel members, this way, whatever your needs are, you have one point of contact who is aware of your financial goals and strategies. We will communicate with you on a regular basis, informing you of new services and agree a review of your circumstances to make sure your plans are on course.

Our Commitment

We aim to provide you with a transparent and high level of service through our carefully selected panel of providers. We will keep you informed of any changes that may affect you and your finances, providing you with a dedicated point of contact and details of our support team, who will be on hand to assist you as required.

AML Checks

It is a government requirement that Anti-Money Laundering checks are undertaken on all potential clients. You understand that we will undertake a search with Callcredit for the purposes of verifying your identity. To do so, Callcredit may check the details we supply against any particulars on any database (public or otherwise) to which they have access. A record of the search will be retained.

Declaration

I confirm that I have read the MAP Link Terms of Business and am aware that MAP Link are not offering me regulated advice and will refer me to a suitable advisor if required.

Signed

Dated