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The benefits of joining BDS mortgage group



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## Why become an Appointed Representative?

In past years the principle reason for joining a Network was the cost effective help and advice in the compliance arena that was provided – no annual returns, FOS and FSCS fees not to mention the guidance provided in interpreting the FSA's rules. But in today's economic climate Networks go one step further to provide you with real added value that being part of a larger organisation can deliver.

Support for your business both in terms of service and products are now an essential element to drive your business forward and generate income. That's where BDS can help.

BDS not only gives you access to local Business Development Manager support and face to face compliance advice from its team of Field Compliance Officers, the service provided from the staff in its Head Office in Lichfield is 5 star.

In addition to a comprehensive Mortgage, Protection and General Insurance panel, regular training events, extensive communications and a truly interactive website all complement and add real value to your business.

## What makes BDS so different?

Most Networks will offer you complicated pricing structures that mix gross and net fees, PI fees, monthly fees, compliance costs and additional charges for licenses. Some will charge on turnover – you pay more based on how successful you are, surely this shouldn't be the case.

## BDS is different

Simply put, you pay a monthly all inclusive fee to be a part of the Network which includes all you need to run your business. That means that as long as your compliance remains up to standard there is:-

In fact there is no top slice, no additional fees and all your work goes into making money for you and not your Network. What BDS receive on your behalf is what BDS will pay you, with nothing taken away.

\*Proc fees for completed packaged mortgage business is paid as per the published net fee scale

\*\*A single licence per adviser is provided free of charge. Additional licences are charged at £20 + VAT per licence

- NO Top slice on Mortgage Fees\*
- NO Top slice on Protection Fees
- NO Top slice on Advice Fees
- NO PI payment
- NO hidden compliance costs
- NO Sourcing System & CMS costs\*\*

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## What do I get for my monthly fee?

The monthly fee gives you everything you need to get the most from the sales you make as a successful Mortgage and Protection Intermediary.

### You get:-

- Choice of a sourcing system for Mortgage & Protection sales
- Gross income on everything you write
- Local face to face support
- All of your mortgage fees\*
- Helpdesks for compliance, marketing and lender support
- No deductions from your protection sales
- Customer management system
- Market leading general insurance commission
- Exclusive products
- No top slicing
- Interactive on-line support
- All your advice fee income
- 5 star service

And there is much much more, all the things you would expect from an award winning mortgage and protection group

## Its not just BDS supporting you...



BDS is ultimately backed by the Skipton Building Society, one of the largest and most innovative members of the Mutual Sector. This gives the group the financial stability and strength in depth to deliver you new and exciting new propositions whilst ensuring that any gross fees that are due to you are paid on time. Combine BDS and its sister organisation Pink Home Loans and you get the largest Mortgage and Protection Network in the UK, a group that can deliver business partnerships that help drive real income into your business.

## How much is it going to cost me?

In return for maintaining a good compliance standard, for just £499 per business writer per month, you can have all the cost saving benefits of joining a network such as FSA fees, FSCS and FOS costs, alongside the advantages of knowing exactly what you can earn. The more productive YOU are, the more YOU earn. Indeed when the mortgage market returns to some level of normality in terms of lending, your income will only go one way and that is up. A fixed monthly outlay gives you the satisfaction that every day, hour and minute you put in to developing your business goes straight into increasing the balance in your bank account, nothing taken away.

## What are the next steps?

If you are interested in maximising the income you earn from your hard work then why not pick up the phone and call our Customer Service Team on 0844 472 4000.

They will take some information from you and arrange for one of our local Business Development Managers to meet you and talk through joining the Network in more detail.

If you would like to contact them direct, you can find their details below.

<b>1 – Scotland, Northern Ireland and North East England</b> (Postcodes: AB, BD, CA, DD, DG, DH, DL, DN, EH, FK, G, HD, HG, HU, HX, IV, KA, KW, KY, LA, LN, LS, ML, NE, NG, PA, PH, S, SR, TD, TS, WF, YO)	<b>4 – South West</b> (Postcodes: BA, BH, BS, CF, DT, EX, GL, NP, PL, SA, SN, SP, TA, TQ, TR)
<b>Customer Services</b> 0844 472 4000 Email: customerservices@pink.uk.net	<b>Brian Sanford</b> Mobile: 07976 950191 Email: brians@pink.uk.net
<b>2 – North West</b> (Postcodes: BB, BL, BT, CH, CW, FY, L, LL, M, OL, PR, SK, ST, WA, WN)	<b>5 – London and the East</b> (Postcodes: AL, CB, CM, CO, CR, DA, E, EC, EN, HA, HP, IP, KT, LU, MK, N, NR, UB, W, WC, WD, NW, PE, SE, SG, SW, SS)
<b>Trevor Tait</b> Mobile: 07721 978007 Email: trevort@pink.uk.net	<b>Chris Fyfe</b> Mobile: 07793 669304 Email: chrisf@pink.uk.net
<b>3 – Central</b> (Postcodes: B, CV, DE, DY, HR, LD, LE, NN, OX, SY, TF, WR, WS, WV)	<b>6 – South</b> (Postcodes: BN, BR, CT, GU, ME, PO, RG, RH, RM, TW, IG, SL, SM, SO, TN)
<b>Deborah Hall</b> Mobile: 07771 856684 Email: deborahh@pink.uk.net	<b>Andy Keen</b> Mobile: 07884 362144 Email: andyk@pink.uk.net



Call us today on 0844 472 4000  
and start getting all the benefit of a  
network without losing any income.

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THIS COMMUNICATION IS DIRECTED AT MORTGAGE INTERMEDIARIES ONLY. IT IS NOT INTENDED FOR MEMBERS OF THE PUBLIC. PEOPLE WHO DO NOT HAVE MORTGAGE EXPERIENCE SHOULD NOT RELY ON THIS COMMUNICATION.

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