

# Free Independent Mortgage Advice

that employers and individuals can trust

*Proudly working for employees of  
over 230 Corporate Partners*



**CHARLES CAMERON**  
& ASSOCIATES

**Mortgage Advice &  
Financial Education  
Service Outline**

[www.ccameron.co.uk](http://www.ccameron.co.uk)

020 7680 7142



# Company Overview

Charles Cameron & Associates are leading, whole of market, fully Independent mortgage brokers based in London. We are directly authorised by the Financial Conduct Authority (The Financial Services Register number is 722890).

Our core business model is working with HR and Benefit teams to offer an onsite mortgage advice service to employees. In the current financial climate, especially after the introduction of the Mortgage Market Review in April 2014 and the Mortgage Credit Directive in March 2015, along with new government initiatives, companies are finding our services of real value. Never before have the services of a truly Independent Mortgage Broker been more relevant and useful.

Our services are perceived as a great voluntary benefit for companies to provide for their staff and we are finding that our services are becoming a key component of the focus on promoting 'financial awareness and well-being' among employees.

Most mortgage brokers, Charles Cameron & Associates included, usually charge clients either a standard rate fee (From £495 to £995 depending on loan amount and work involved) or a percentage of the mortgage loan amount, typically 0.5%. However, as a concession to our corporate partners, we offer a completely fee-free service. We do not charge the employer or the employee anything at all, throughout the entire process. We cover initial advice, product sourcing and full administrative support from application to offer, all free of charge.



We are now working with over 200 Professional firms and our services are always tailored to the requirements and ethos of the firm we are working with. Our partners are from a broad spectrum of industries and include:

## 230+

Professional firms

- **Magic Circle Law firms (40+ Law firms in total)**
- **The Bar Council**
- **13 International Investment Banks**
- **5 Global Insurance and Reinsurance Corporations**
- **Business Consultancies**
- **Pharmaceutical Companies**
- **Marketing Firms**
- **Global Technology Corporations**

We also work very closely with other employee benefit providers such as Willis Tower Watson, Aon, Mercers and have forged strong links with other financial education providers such as Nudge, Cushon, and Second Sight.



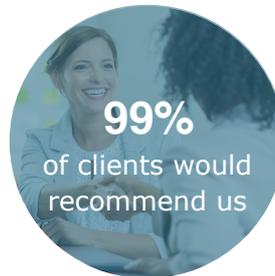
# Business Capacity



In 2021 we met with over 13,600 clients within employee advice service schemes.



From these meetings, we received over 1,700 positive feedback responses.



99% of respondents stated that they would recommend us to their friends and family for Mortgage Advice.\*



We wrote in excess of £3.2bn in 2021. We are given access to preferential rates from many lenders, which are unavailable to clients directly.

\*Out of 1495 client survey responses received in 2021

# Company Structure



Over 90 Mortgage Brokers including regional advisers for Scotland, Northern Ireland, Manchester & North East, Midlands, East Anglia, and the South Coast as well as London and the Home Counties.



Dedicated team of Protection Advisers



A team of 20 Mortgage Administrators to process mortgage applications and chase through to completion - updating clients every 2 days.



A Client Services department to centralise communication between the company and the HR teams and drive customer service excellence.



A Management team of 6 - headed up by Simon Nimmo - MD

# Mortgage Pledge

## RISING COSTS

With rising inflation, soaring energy costs, and rising interest rates, all of our corporate clients are actively looking for new ways to support their staff. Having a financially stressed & distracted workforce massively impacts a company's culture, staff retention, and productiveness. That's why we, at Charles Cameron, are doing everything we can to help!

## EXISTING CLIENTS

A mortgage is one of the largest debts an employee is ever likely to have, therefore, offering them access to professional and expert mortgage guidance and support is a great way of rebalancing their financial wellbeing. If they arranged their mortgage with us, they can already rest assured that we will be monitoring that mortgage and will never let them move on to a higher interest rate than necessary at the end of their tie-in.

## OUR NEW PLEDGE TO YOU

We are now delighted to extend this offer to ALL of your staff regardless of who arranged their original mortgage, with our new

### **MORTGAGE PLEDGE**

For every client that registers for the scheme - we promise to monitor their mortgage and one of our professional, independent advisers, will review their options, in advance of their current tie-in period ending. We will ensure a new mortgage deal is in place before they ever get moved on to their lenders Standard Variable Rate of interest.

**This could save them £'000's every year.**

# Employee Mortgage Advice Service



1-2-1 Meeting  
in your office



Telephone or Email  
Appointments to  
suit you



Online Video Appts  
Mon-Fri 8am to 8pm  
Sat 9am to 6pm



24/7 Info Tool  
Affordability Report,  
Live Product Rates



Webinars,  
Workshops, Lunch  
& Learn Sessions

We tailor our mortgage service to suit the ethos and objectives of the company that we are working with. Historically, this has included:

- Regular Mortgage 'Surgeries' – Where we would visit both of your offices and provide free of charge, one to one advice in individual client meetings. Note: These are currently being offered as video meetings during the current Covid-19 situation and are available Mon-Sat 8am-8pm (6pm Sat).
- Telephone or Online Video meetings with an adviser, if preferred
- A dedicated and co-branded appointment booking and mortgage process information website
- Lunch and Learn sessions – for First Time Buyers, Re-mortgages, Buy To Let or a generic overview of the mortgage market.
- Provider Fair attendance – if applicable.
- Graduate Entry/New starters – Mortgage Seminars and more general 'hints and tips regarding financial education, particularly aimed at 'new starters'.
- Each client is then allocated to a dedicated adviser for all future advice and support and has an additional support contact working with each adviser once an application is made to the Lender.





# Corporate booking site

An example booking site can be accessed at: [www.ccameron.co.uk/sample](http://www.ccameron.co.uk/sample)

Working in partnership with

CHARLES CAMERON & ASSOCIATES

SAMPLE COMPANY

Contact us for the right advice

## Employee mortgage services

We're proud to be working with "Your Company Name" to provide mortgage advice and education services. We can offer individual online meetings or telephone appointments to suit you. Select from the options below, or contact us on 020 7680 7139 if you would prefer to arrange to speak to us at a time to suit you.

We also offer seminar/webinar sessions and can book delegates in with automatic diary invites and reminders. These can be general mortgage information or specific to the buyer type such as First Time Buyer News, Home Owners -Moving / Remortgaging as well as for Buy to Let Landlords. We also partner with other industry experts such as property search companies, land and development commentators and accountants.

### Book a Meeting

We would be delighted to host an online individual or joint mortgage meeting, with one of our mortgage advisers, or you can choose a telephone appointment if preferred, pre-bookable from 8am to 8pm Mon-Fri and 9am-6pm Sat.

>

### Book a Mortgage Surgery

Our face to face mortgage surgeries, from the comfort of your own office. Once you have met an adviser, you can contact them for a meeting at any time to suit you, instead of booking another surgery meeting.

>

### Mortgage Seminars

Our mortgage seminars will help you to navigate the maze of options and decisions homeowners and those looking to buy might face. Book a place today.

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### Our Mortgage Pledge

We promise to monitor the market and pledge that you will never have to pay more than you need to for your mortgage if you share with us your current mortgage details. This could save you £ hundreds every month when compared to your lenders standard variable rate.

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### Knowledge Hub

View our comprehensive Knowledge Hub - providing interesting and useful articles, blogs, videos and links on the mortgage and property market. New content will be added regularly so keep checking back to stay up to date.

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### Digital Mortgage Helper

Our Digital Mortgage Helper is designed to give you quick straightforward information whenever you need it, 24x7. You can search for the latest rates and calculate Stamp Duty and Affordability amounts with ease.

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### Sustainability

See what we are doing for the planet, watch our explainer video and learn about our One Mortgage = One Tree Initiative!

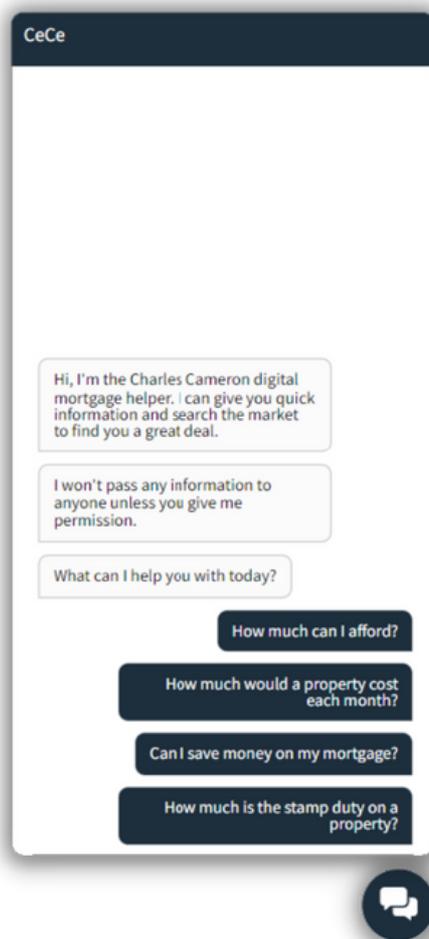
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# Online Mortgage Advice

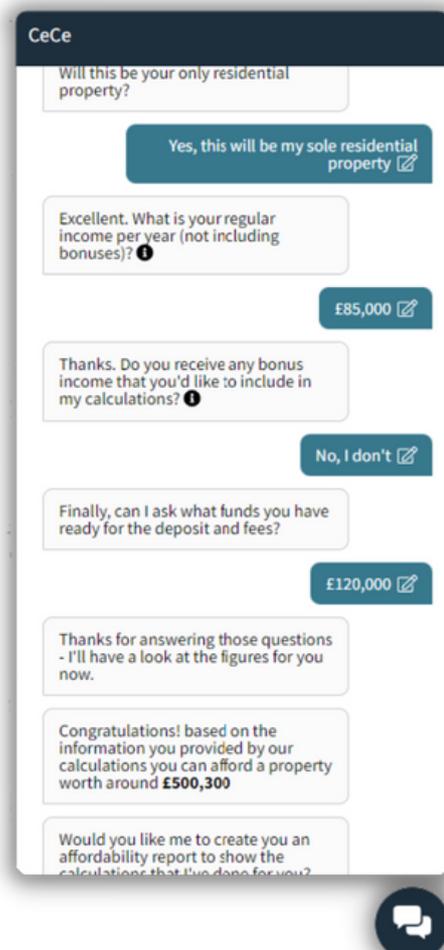
Employees of our corporate clients have exclusive access to our brand new, custom built, online Mortgage Tool.

They can access top level information quickly and easily, at a time to suit them - 24x7. Using a simple, jargon free 'chat' format, clients can now access:

- An affordability calculator
- A mortgage payment calculator
- A remortgage calculator
- Live example rates via our sourcing system



There are no lengthy forms to complete, and in a matter of a few minutes they can have an affordability calculation and download an affordability report to use in their house search.



The affordability and sourcing facility is completed anonymously and clients can amend and research mortgage products as many times as required – all completely Free of Charge.



## Mortgage Affordability Report

### The information you gave us

Mortgage type	Individual
First time buyer	Yes
Second or Buy-to-let property	No
Your regular income	£85,000
Your money set aside for fees & deposit	£120,000

### The results we calculated

Property value we think you can afford	£500,300
The mortgage you would require	£382,015
The deposit you can put down	£118,285
Estimated Stamp Duty Land Tax	£15
Estimated fees	£1,700
Your loan to value percentage (LTV)	76%
Your loan to income multiplier (LTI)	4.5x

This report was generated using information input at [www.ccameron.co.uk](http://www.ccameron.co.uk) on 20/07/2022

This report is an illustrative calculation only. Mortgage affordability is based upon many factors, including credit history, proof of income and eligibility criteria imposed by the individual lender. Charles Cameron will do their best to find a product that you are eligible for that matches this report as closely as possible. This document is not a contract, quote or illustration and is for informational purposes only.

The products sourced are real time live mortgage products and include our preferential rates:

CeCe

I'll have a quick look for a mortgage based on the information you've given me.

Here's a product I've found:

#### Initial discounted rate period ⓘ for 2 years

Interest rate 1.24%

Monthly payment £1,481.59

#### Variable rate after 2 years based on current rates

Interest rate 5.25%

Monthly payment £2,221.76

What would you like to do next?





# Online Knowledge Hub

*Knowledge Hub*

**How can we help?**

Buy-to-let Landlords ▼

Articles & Blogs ▼

**RESET**

## Articles & Blogs



BUY-TO-LET LANDLORDS

**How to choose a buy-to-let property**

July 2022



BUY-TO-LET LANDLORDS

**UK rents rising at 'fastest pace in 13 years'**

July 2022



BUY-TO-LET LANDLORDS

**Landlord licensing**

June 2022

*First-time buyer*

## What is a mortgage?

June 18, 2022  
Information published was correct at the time of writing



In this episode, we discuss the basics of a Mortgage Loan. Such as, what is a mortgage? Who provides mortgages are available? How long does it take to pay off a mortgage?

CCSA Mortgage Matters  
**What is a Mortgage?**  
00:00 | 00:12

*First-time buyer*

## Energy efficiency

May 11, 2022  
Information published was correct at the time of writing

Guiding the way many Britons are making home-moving decisions



**IT'S NO SECRET** that energy prices have been on the rise in recent months, and this is something that is now having a big impact on the way people live their lives. One way that people are reacting to increasing energy costs is by making decisions about where they live based on how energy efficient the property is.

Featuring Articles, Blogs & Explainer Videos relevant for:

- First Time Buyers
- Remortgaging
- Buy to Let Landlords
- Commercial and Bridging products



# Example Promotional Copy

*Charles Cameron & Associates specialise in finding the best possible mortgage products for Sample Co staff. Whether you are a First Time Buyer, looking to Re-mortgage, or finance an investment property. The Benefits of their service are:*



- *A completely free advice and application support service.*
- *Tailored mortgages for First Time Buyers, Home Movers, Re-mortgages and Buy-To-Lets.*
- *Totally independent of any lender and expert knowledge of the mortgage market.*
- *Tailored mortgage products available for professionals.*
- *Free mortgage advice for yourself and family / friends of Sample Co staff.*
- *Video meetings or telephone appointments at a time to suit you.*

*Not only do they find the best possible mortgage product for your needs but they also save you time by taking care of all the paperwork involved, making the whole process as stress free as possible.*

- Once an appointment has been booked, we send the employee a confirmation email immediately. This contains an outlook calendar invite.

- The day before the surgery, our allocated brokers (usually 2 per surgery date – one covering the morning appointments and one the afternoon appointments) will send an introductory email to each employee.

- After the surgery we will follow up with every employee and request feedback on their experience.

- We will provide you with regular updates on the numbers of employees utilising the service and on their feedback post event.

*Should you wish to book an appointment with an adviser please follow the link:  
[www.ccameron.co.uk/sample](http://www.ccameron.co.uk/sample)*

*If this date does not suit you, the advisers at Charles Cameron will be delighted to assist you in an individual meeting. Please call 020 7680 7139 or email:  
[info@ccameron.co.uk](mailto:info@ccameron.co.uk). If you would like more information on CC&A or to see some mortgage guides, please visit:  
[www.ccameron.co.uk](http://www.ccameron.co.uk).*

**All of our promotional material including the booking site will clearly show our disclaimer statement:**

*'Any advice provided to you by Charles Cameron & Associates (CC&A) will be strictly an individual arrangement between yourself and CC&A. Sample Co will not be liable for that advice under any circumstances. It is up to you as an individual to be satisfied that the advice you receive is appropriate for your particular circumstances.'*

## What our clients say

*“Hayley was my mortgage broker for a successful property purchase over late 2021/early 2022. She had been warmly recommended by a work friend and I'm more than happy to do the same. Super-efficient, explained everything to us (first-time buyers) and put in the hard yards to help us secure a great mortgage deal at a time when rates were already rising. Also, really happy with her colleague Oliver's work in setting up life and income protection for us. Felt in very safe hands and by moving so fast Charles Cameron helped us secure a home that we now feel we were very lucky to get. Also, everyone we interacted with at Charles Cameron were very friendly. Thank you!”*

*“The support I received from Charles Cameron and Associates was fantastic. I was guided through purchasing my first property by Daniel and Ellie who listened to my needs and recommended a product that would both work and get accepted. They replied to any queries quickly and made adjustments to the application when the first property fell through. I cannot recommend the company enough and the service from both Daniel and Ellie has given me the opportunity to get on the property ladder with my family.”*

*“We were recommended Charles Cameron & Associates by a friend, and I am so glad that they did. Ross and Ellese went above and beyond throughout the whole process of securing our mortgage. As a first-time buyer, I didn't have a clue where to start when it came to securing a mortgage but our advisor Ross explained everything perfectly and was constantly available to answer my hundreds of questions. When it came to getting a mortgage in principle which was required in a short period of time, Ross was working late hours to sort this out for me even though it wasn't expected of him. Our mortgage administrator Ellese, was always on top of everything and chasing things up with the seller and my solicitors to help speed up the purchasing process, and whenever I had a question, she was also available to answer promptly.*

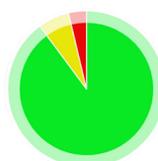
*Charles Cameron & Associates also have a dedicated team available to help with life insurance, and the great customer service also carried through to this team too. Shamsul and Lorna explained everything perfectly and put no pressure on what policies to take out but helped pick the best option for me. 5 stars just doesn't seem like enough. I would definitely use Charles Cameron & Associates again and would 100% be recommending them to friends and family. Thanks for all your help, I couldn't have done it without you!”*

*“My wife and I have been using CC&A for several years now, since our first mortgage. Leanne and Amy have been efficient, professional and friendly through every mortgage transfer we've done, and even proactively contacted us when our tracker mortgage was going to rise to say they'd already found us a better deal - amazing stuff!”*



Google Reviews

\*5 stars out of more than 915 Google reviews



NPS score 86%

98

7

4



# Sustainability Project

## We care about the planet and our clients.

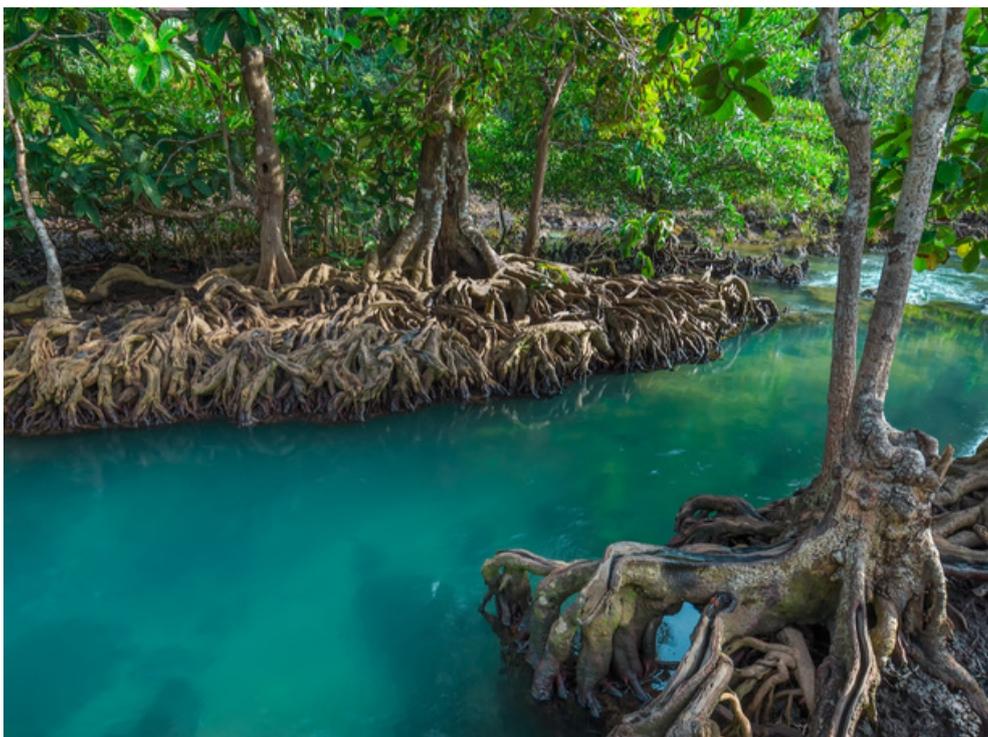
### Planting trees for you

We pledge to plant one mangrove tree in Madagascar for every mortgage and policy taken out and two for every remortgage or client referral!

Our decision came after looking around the world at where the planting would have the most positive impact on their surroundings. Mangroves are important for the climate crisis because estimates suggest that they sequester carbon at a rate of 2 – 4 times greater than mature tropical forests. As a result, each mangrove tree removes around 308kg of CO<sub>2</sub> from the atmosphere over the course of its life cycle (approximately 25 years).

Mangrove forests also offer numerous other ecosystem services, both short term and long term, such as natural coastal defences from floods and storm surges, increased biodiversity and sediment reduction.

Charles Cameron & Associates is a Climate Positive company. This means that we have offset the same amount of carbon emission the company released into the atmosphere in the last year.



Contact us today, to discuss how we can tailor our Financial Education & Mortgage Advice Service to best suit your company objectives, financial well-being initiatives and employee demographic

**Christine Ayliffe**

Head of Corporate Business Development

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