



About our services



Unit 16 Hedge End business Centre
Botley Road
Hedge End
SO30 2AU

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Buildings and Contents Insurance, and Accident Sickness and Unemployment Insurance.
- We only offer products from a limited number of insurers for Permanent Health Insurance, Critical illness Insurance and Life Insurance.
Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
- We only offer a limited range of mortgages from a single lender.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Mortgages

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4. What will you have to pay us for this service?

Insurance

- A fee of £[] payable at the outset / when you apply for any product.
- No fee is payable when you apply for a product. We will be paid by commission from the life company.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgages

- No fee, we will be paid commission from the lender.
- A fee of 1.5% of the advance will be payable on completion. If you pay 1.5% you will receive a refund of any commissions payable by the chosen lender.
- A fee of up to 1.5% of the mortgage advance will be payable on completion. The level of this fee will be based on the complexity of your case (Typically this will be £[]). In addition, we will also be paid commission from the lender. An administration / booking fee of £[] is payable when you apply for a mortgage.
- A fee of 1.5% of the advance will be payable on exchange of contracts. If you pay 1.5% you will receive a refund of any commissions payable by the chosen lender.
- A fee when your mortgage completes of £495. We will also be paid a commission by the lender.

You will receive a Keyfacts illustration when considering a particular mortgage which will tell you about any fees relating to it.

Refund of fees

If we charge you a fee, and your mortgage / insurance policy does not go ahead, you will receive:

- A full refund [if the lender / provider rejects your application].
- A refund of £[] [if your application falls through].
- No refund [if you decide not to take up your mortgage].

5. Who regulates us?

[Name of member firm] is an Appointed Representative of the Mortgage Times Group Limited, 279 Tottenham Court Road, London, W1T 7RJ, which is authorised and regulated by the Financial Services Authority. The Mortgage Times Group Limited's FSA registration number is 303007

Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to: The Complaints Officer, The Mortgage Times Group Limited, 279 Tottenham Court Road, London, W1T 7RJ

... by phone Telephone 0870 333 6330

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the 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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

Further information about compensation scheme arrangements is available from the FSCS.