



About our mortgage, general insurance and protection services and costs.



Head Office / Registered Office

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RG6 9HN
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Bexhill on Sea
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1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates Financial Services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Mortgages

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

Insurances

- We offer products from a range of insurers for life and critical illness insurance, buildings and contents insurance and mortgage payment protection insurance. Ask us for a list of insurers we offer insurance from.
- We can only offer products from a limited number of insurers for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

Mortgages

- 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.

Insurances

We will advise and make a recommendation for you after we have assessed your needs for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance.

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.

4. What will you have to pay us for our services?

Mortgages

You will not be charged a fee for the initial mortgage consultation. We do not charge you a fee for assistance in choosing the most suitable mortgage for your circumstances.

No fee. We will be paid a commission from the lender.

Part fee/part commission option:

We charge an application fee (usually £495) based on the time spent on preparing your mortgage application for submission to the recommended lender, supervision of the application process up to the mortgage offer stage, provide you with regular updates and will liaise on your behalf with your Solicitor or Estate Agent. The fee becomes due upon the submission of the 'full mortgage application'. We will also usually be paid commission by the lender.

Alternatively, we offer:

Fee-Only Option: (the 'Independent' option).

For our 'Independent' option, there is an initial fee of £995 for the fact-finding, analysis, research and recommendation stages. A further fee of 1% of the loan amount to be paid upon legal completion of the mortgage (the date your new mortgage starts with the mortgage lender). We will refund to you any net commission that is paid to us by the lender upon receipt.

Example (for illustrative purposes only – 'Independent' option) :

If your mortgage is for £100,000, there will be a total fee payable of £1495 when your mortgage completes.

In all cases, you will receive a key facts illustration, which will tell you about any fees relating to a particular mortgage and any commission payable to us.

For all cases where a fee is payable, you will be required to sign a Client Agreement prior to applying for your mortgage. Invoices are payable on the day the invoice is issued.

Insurances

No fee for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance.

A fee.

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

Refund of Fees

Mortgages

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

A full refund.

No refund

5. Who regulates us?

1st Call 4 Mortgages (UK) Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 676588.

1st Call 4 Mortgages (UK) Ltd's permitted business is advising on and arranging mortgages and general and pure protection insurance. You can check this on the FCA's Register by visiting the FCA's website (www.fca.org.uk) or by contacting the FCA on 020 7066 1000,

6. What do do if you have a complaint

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

...in writing

Write to: Complaints Department, 1st Call 4 Mortgages (UK) Ltd, 78 Hilmanton, Lower Earley, Reading, Berkshire, RG6 4HN

...by phone

Telephone 0845 838 6938

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 Conduct 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. You can write to them at:- Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Insurance

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% up to a maximum limit of £50,000.

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