



about our services and costs

Mortgages Direct UK
2 The Crescent
Goodworth Clafford
Hampshire SP11 7RQ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA 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

X	We offer mortgages from the whole market
	We only offer mortgages from a limited number of lenders
	We only offer mortgages from a single lender

Insurance

X	We offer products from a range of insurers for Household and Life Assurance
X	We offer products from a limited panel of insurers for Mortgage Payment Protection Insurance. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer

3. Which services will we provide you with?

Mortgages

X	We will advise and make a recommendation for you on mortgages 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 mortgages that we will provide.

Insurance

X	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.

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

Mortgages

X	No fee
	A fee

You will receive a Key Facts Illustration when considering a particular mortgage, which will tell you about any fees relating to it.

Insurance

X	No fee
	A fee

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

5. Who regulates us?

Mortgages Direct, 2 The Crescent, Goodworth Clatford, Hampshire SP11 7RQ is authorized and regulated by the Financial Services Authority. Our FSA Register number 303319.

Our permitted business is **advising and arranging mortgages and non-investment insurance contracts**.

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: Mortgages Direct, 2 The Crescent, Goodworth Clatford, Hampshire SP11 7RQ

By telephone: 08456 44 88 23

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 (FCSC)?

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

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

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.

OR for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

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