

## About our services

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**Mortgage Find**  
77 High Street  
Bexley  
Kent  
DA5 1JX

### 1 The Financial Services Authority (FSA)

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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?

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#### Insurance

- We offer products from a range of insurers for Term Assurance, Critical Illness Insurance and Buildings and Contents insurance.
- We only offer products from a limited number of insurers.
- 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.
- We only offer mortgages from a single group of companies.

### 3 Which service will we provide you with?

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#### Insurance

- We will **advise** you and make **recommendations** for you after we have assessed your needs for Term Assurance and Buildings and Contents.

- You will **not** receive advice or recommendations 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**

- We will **advise** you and make **recommendations** for you after we have assessed your needs.
- You will **not** receive advice or recommendations 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 this service?**

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### **Insurance**

- A Fee.
- No Fee. We will receive commission from the insurer.
- You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### **Mortgages**

- No Fee.
- A fee of **£95** payable on application to arrange your mortgage and we will receive commission from the lender.
- Alternatively a fee of **1%** of your mortgage amount to arrange your mortgage payable on application and we will refund any commission we receive from the lender to you on completion of your mortgage. E.g. A mortgage of £150,000 would mean a fee of £1,500.
- You will receive a Key Facts Illustration when considering a particular mortgage which will tell you about any fees relating to it.

## **5 Refund of fees**

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



No Refund in any circumstances.

## **6 Who regulates us?**

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**Mortgage Find is a trading style of Mark Thomas Mortgage Services Ltd** of 77 High Street, Bexley, Kent, DA5 1JX which is authorised and regulated by the Financial Services Authority. Our FSA register number is **473053**.

Our permitted business is **advising on** and **arranging** mortgages and general insurance(non-investment contracts). You can check this on the FSA's Register by visiting the FSA's Website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

## **7 What to do if you have a complaint?**

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

**....in writing**            **Mark Alexander**  
                                 **Mortgage Find**  
                                 **77 High Street**  
                                 **Bexley**  
                                 **Kent**  
                                 **DA5 1JX**

**....by phone**            **01322 558877**

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

## **8 Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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. Home reversion schemes are not covered by the FSCS.

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