

About our services

keyfacts

Mortgage Solutions

Airedale House
15/17 Northgate
Baildon
Shipley
West Yorkshire
BD17 6JZ

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.
- We can only offer products from a **limited number** of Insurers, for Buildings & Contents Insurance, Mortgage Payment Protection Insurance, Life Insurance and Critical Illness Cover.
Ask us for a list of the insurers we offer insurance from.
- We only offer a product 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 mortgages from a single lender.

3 Which service will we provide you with?

Insurance

- We will advise and make recommendations for you after we have assessed your needs for Buildings & Contents Insurance, Mortgage Payment Protection Insurance, Life Insurance and Critical Illness Cover.
- You will **not** receive advice or recommendations from us for Buildings & Contents Insurance, Mortgage Payment Protection Insurance, Life Insurance and Critical Illness Cover. 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 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?

Insurance

- A Fee
- No Fee** for advising on or arranging Buildings & Contents Insurance, Mortgage Payment Protection Insurance, Life Insurance and Critical Illness Cover.

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

Mortgages

Either

- No Fee.** We will be paid commission from the lender/company on successful completion of your mortgage

Or

- A Fee of £ 295** payable to Mortgage Solutions immediately once your new mortgage completes. We will also be paid commission from the lender/company on successful completion of your mortgage.

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

5 Who regulates us?

Mortgage Solutions is a trading name of Stuart Black Limited (company reg. no. 4636335) of Airedale House, 15/17 Northgate, Baildon, Shipley, West Yorkshire BD17 6JZ who are authorised and regulated under the by the Financial Services Authority. Stuart Black Limited T/A Mortgage Solutions - FSA register number is 300185.

Stuart Black Limited T/A Mortgage Solutions permitted business is advising on and arranging regulated mortgage contracts and advising on and arranging regulated 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 | Write to | Stuart Black, Complaints Officer, Mortgage Solutions, Airedale House, 15/17 Northgate, Baildon, Shipley, West Yorkshire, BD17 6JZ |
| ...by phone | Telephone | (01274) 580006 |

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 the compensation scheme arrangements is available from the FSCS.