

Personal Mortgages
 22 Cartmell Road
 St Annes on Sea
 Lancashire
 FY8 1DE

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 life assurance, critical illness cover and permanent health insurance.
•	We only offer products from a limited number of insurers for buildings and contents insurance and accident, sickness and unemployment cover/mortgage payment protection 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 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 for life assurance, critical illness cover, permanent health insurance, buildings and contents insurance and accident, sickness and unemployment cover/mortgage payment protection insurance.
	You will not receive advice or a recommendation from us for life assurance, critical illness cover, permanent health insurance, buildings and contents insurance and accident, sickness and unemployment cover/mortgage payment protection insurance. 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 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?

Insurance	
☐	No Fee.
	A fee.

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 £595.00 on completion.
☐	A fee of £595.00 on completion. We will also be paid commission from the lender.

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

If we charge you a fee, and your mortgage does not go ahead, you will receive:	
	A full refund.
☐	No refund.

6. Who regulates us?

Personal Mortgages is an appointed representative of Cotswold Mortgage Services Ltd, 302 Cirencester Business Park , Love Lane , Cirencester , Glos, GL7 1XD, England, which is authorised and regulated by the Financial Services Authority. Cotswold Mortgage Services Ltd's FSA number is 301725.

Cotswold Mortgage Services Ltd's 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.

7. What to do if you have a complaint

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

...in writing Write to: Personal Mortgages, Complaints Department, 22 Cartmell Road, St Annes on Sea, Lancashire, FY8 1DE

...by phone Telephone: 0871 57 57 176

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)?

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 £2000 and 90% of the remainder of the claim, without 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.