



# about our services

18 Armada Close, Churchdown  
Gloucester, Glos  
GL3 1ND

## The Mortgage Warehouse

### 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 Buildings and Contents insurance, Life . insurance, Accident, sickness and unemployment insurance
- We can only offer products from a limited number of insurers.
- We only offer a product from a single insurer.

#### Mortgages

- We offer mortgages from the whole market.
- We can only offer mortgages from a limited number of lenders.
- We only offer the 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 Buildings and Contents insurance, Life . insurance, Accident, sickness and unemployment 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 up 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 up your own choice about how to proceed.

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

#### Insurance

- A fee
- No Fee

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

## Mortgages

- No fee, we will be paid commission by the lender.
- No fee is payable for generic information or advice over the phone. A fee may be charged if we submit an application to a lender on your behalf who pays us a small fee or no fee at all. Our typical fee is £299 though this may vary depending on each case. Any fees charged will be disclosed to you before submitting an application to a lender. We may also be paid commission from the lender of which will be disclosed to you before an application is submitted. Alternatively you can opt for a fee based application. £400 is payable on application of a mortgage and £500 on completion. Any commission paid to The Mortgage Warehouse from the lender under this option, will be paid to you when received 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.

### Refund of fees

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

- A full refund less £90 if your application is declined and we are unable to place you with another lender on favorable terms.
- A partial refund.
- No refund if you decide not to proceed and a property valuation has been conducted.

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## 5. Who regulates us?

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The Mortgage Warehouse, 18 Armada Close, Churchdown, Gloucester, Glos, GL3 1ND is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302048

Our 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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234

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## 6. What to do if you have a complaint

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

... in writing Write to The Mortgage Warehouse, Complaints Department, 18 Armada Close, Churchdown, Gloucester, Glos, GL3 1ND

... by phone Telephone 01452715019

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

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## 7. 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.

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 compensation scheme arrangements is available from the FSCS.