

keyfacts

About our mortgage services



AMC House
12 Cumberland Avenue
Park Royal, London
NW10 7QL
Tel: 0208 782 8899
Fax: 0208 782 8890
Email: info@mortgagerus.co.uk

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 mortgages do we offer?

✓	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 a limited range of the mortgages from a single lender.

3. Which service will we provide you with?

✓	We will advise and make a recommendation for you after we have assessed your needs. or
✓	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.

4. What will you have to pay us for this service?

✓	We will be paid commission from the lender for selling their mortgages.
✓	We charge a survey fee, which is dependant on the value of your property. You pay this at the time of making your application. We also charge an offer fee which is calculated as a percentage of the value of your mortgage and by the type of product you accept. This is payable on offer.
✓	You will receive a Key Facts Illustration, which will tell you about any fees relating to

	a particular mortgage.
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5. Refund of Fees

✓	If your mortgage does not go ahead, you will receive A full refund of any application fees paid if the valuation of your property has not been Carried out. Offer fees are only charged if an offer of mortgage is made by a lender.
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6. Who regulate us?

We are regulated by the Financial Services Authority. Our FSA register number is 434635. Our permitted business is:

- advising on and arranging mortgages
- advising on and arranging 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 696 1234

7. What to do if you have a complaint

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

...in writing	Write to: Mortgages R us Compliance Department AMC House 12 Cumberland Avenue Park Royal, London NW10 7QL
...by phone	Telephone: 0208 782 8899 Fax: 0208 782 8890
...by email	info@mortgagerus.co.uk

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 FCFS. You maybe 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.

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.

Think carefully before securing other debts against your home. Your home may be repossessed is you do not keep up repayments on your mortgages.

Mortgages R Us, AMC House, 12 Cumberland Avenue, Park Royal, London, NW10 7QL Authorised and regulated by the Financial Services Authority.