

keyfacts

about our mortgage services

Shop 1
Christ Church Centre
High Street
Tunbridge Wells
Kent
TN1 1UT
Tel 01892 517171
info@themortgageshop.org



The Mortgage Shop

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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?

- | | |
|---|---|
| ✓ | 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 services will we provide you with?

- | | |
|---|---|
| ✓ | 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?

- | | |
|---|---------|
| ✓ | No fee. |
| | A fee. |

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?

Bretlands Financial (trading as The Mortgage Shop), Shop 1, Christ Church Centre, High Street, Tunbridge Wells, Kent, TN1 1UT is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302503.

Our permitted business is to advise or arrange on mortgages and general insurance.

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: Bretlands Financial, Shop 1 Christ Church Centre, High Street, Tunbridge Wells, Kent, TN1 1UT

...by phone Telephone: 01892 517171

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.

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.