



about our services

Fareham Reach
166 Fareham Road
Gosport Hants
PO13 0FW

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?

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer a limited range of a single lender.

Insurance

- We offer products from a range of insurers for term assurance, mortgage protection, critical illness, income protection, health insurance, building and contents cover and cover in the event of accident sickness or unemployment.
 - We only offer products from a limited number of insurers.
 - We only offer products from a single insurer.
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3. Which service will we provide you with?

Mortgages

- We will advise and make a recommendation for you on mortgages 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.

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, mortgage protection, critical illness income protection, health insurance, buildings and contents cover and cover in the event of accident, sickness or unemployment.
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4. What will you have to pay for our services?

Mortgages

- No fee. We will be paid by commission from the lender.

A fee of £295 for processing your mortgage application. In addition we will be paid a 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.

Insurance

No fee.

A fee.

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

Refund of fees

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

A full refund if the lender rejects your application.

A refund if we are unable to secure a suitable mortgage offer from the lender.

No refund if you decide not to proceed

5. Who regulates us?

Mortgages Made Easy Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 414798. Our permitted business is arranging and advising on general insurance and mortgages. You can check this on the FSA's Register by visiting the FSA's Website <http://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: MME, Fareham Reach, Suite 121, 166 Fareham Road,
Gosport Hants PO13 0FW

...by phone Telephone: 0871 8721 123

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.

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.
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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.
