



about our services



Cyberhouse
Molly Millars Lane
Wokingham
Berks
RG41 2PX

A division of Landlord Mortgages

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 home insurance (both buildings and contents), Payment Protection, Permanent Health Insurance, Critical Illness Insurance and Non Investment Life Assurance

We only offer products from a limited range of insurers for home insurance (both buildings and contents), Payment Protection, Permanent Health Insurance, Critical Illness Insurance and Non Investment Life Assurance.

Ask us for a list of the insurers we offer insurance from.

We only offer a product from Norwich Union for Landlords Buildings and Contents insurance.

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 home insurance (both buildings and contents), Payment Protection, Permanent Health Insurance, Critical Illness Insurance and Non Investment Life Assurance.
- You will not receive advice or a recommendation from us for home insurance (both buildings and contents), Payment Protection, Permanent Health Insurance, Critical Illness Insurance and Non Investment Life Assurance. 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 you will have to pay us for this service?

Insurance

- No fee for home insurance (both buildings and contents), Payment Protection, Permanent Health Insurance, Critical Illness Insurance and Non Investment Life Assurance.

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

Mortgages

- A fee of £99 payable at the outset. [We will also be paid commission direct from the lender which varies depending on lender and loan amount]

You will receive a key facts illustration which will tell you about any fees relating to a particular mortgage

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

- A full refund will be made if the information on the application is a true reflection of the clients' circumstances and the lender subsequently declines the application based on that information.

5. Who regulates us?

Landlord Mortgages Ltd trading as Home, Cyberhouse, Molly Millars Lane, Wokingham Berks RG41 2PX is authorised and regulated by the Financial Services Authority. Our FSA register number is 301705.

Our permitted business is advising on and arranging mortgages and insurances.

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: Lee Grandin, Home, Cyberhouse, Molly Millars Lane, Wokingham , Berks RG41 2PX

...by phone Telephone 0118 377 4692

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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any 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 compensation scheme arrangements is available from the FSCS.

