



17 Honister Close  
Stanmore  
Middlesex

Complete Mortgage Advice Centre Ltd

### 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?

#### Mortgage

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

#### Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for:  
Pure Protection  
Household Insurance  
Income Protection  
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

#### Mortgage

- 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.

### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for:  
Pure Protection  
Household Insurance  
Payment Protection  
Income Protection
- 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?

#### Mortgage

- No fee
- Consultation Fee
- Application Fee
- Completion Fee
- We may also be paid commission by 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

- A fee
- No fee
- You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5. Refund of fees

- If we charge you a fee, and your mortgage does not go ahead, you will receive:
- Consultation Fee
- Application Fee
- Offer Fee - The loan fee when you receive your mortgage offer, No Refund.
- Completion Fee

## **6. Who regulates us?**

Complete Mortgage Advice Centre Ltd is an appointed representative of Network Data Ltd, Botleys Mansion, Stonehill Road, Chertsey, Surrey, KT16 0AX which is authorised and regulated by the Financial Services Authority. Network Data Ltd's FSA Registration number is 300391.

Network Data Ltd's permitted business is:

Pure Protection  
Household Insurance  
Payment Protection  
Income Protection  
Mortgages

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.

## **7. What to do if you have a complaint**

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

In writing; Write to Complaints Department, Network Data Ltd, Electra House, Crewe Business Park, Crewe, Cheshire, CW1 6WZ.

By phone; 01270 539950

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 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 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.