



about our services

**Mortgage Advice Bureau
11 High Street
Melksham
Wiltshire
SN12 6JR**

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
- We can only offer products from a limited number of insurers for life and critical illness cover. Accident, sickness and unemployment policies are covered by Paymentshield and, buildings and contents policies are covered by Assurant or Abbey.
- We can only offer products from a single insurer

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- 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 life and critical illness cover, accident, sickness & unemployment cover and buildings & contents cover.
- 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.

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 will you have to pay us for our services?

Insurance

- A fee.
- No fee for life and critical illness cover; accident sickness & unemployment cover and buildings & contents cover.

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

Mortgages

- No fee. We will be paid by commission from the lender; or
- An administration fee of £100 payable at outset, plus 1% of the loan payable at the completion of the mortgage with any commission paid to us from the lender being refunded to you on completion.

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

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.
- No refund if you decide not to take out a mortgage or the lender rejects your application.

5 Who regulates us?

Mortgage Advice Bureau, 11 High Street, Melksham, Wiltshire is authorised and regulated by the Financial Services Authority. Our FSA registration number is 302978.

Our permitted business is advising on and arranging both non-investment insurance products and mortgages.

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 : Mortgage Advice Bureau, 11 High Street, Melksham, Wiltshire, England, SN12 6JR

By Telephone: 01225 700500.

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 90% of the claim, with no upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of £50,000.

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