

**Mr-Mortgage**  
**96-98 Liverpool Road**  
**Kidsgrove**  
**Staffordshire**  
**ST7 4EH**

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### **1 The Financial Services Authority (FSA)**

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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.

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### **2 Whose products do we offer?**

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#### **Insurance**

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- We offer products from a range of insurers.
  - We only offer products from a limited number of insurers for life cover, buildings & contents insurance and payment protection insurance.  
Ask us for a list of the insurers we offer insurance from.
  - We only offer products from a single insurer.
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#### **Mortgages**

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

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#### **Insurance**

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- We will advise and make a recommendation for you after we have assessed your needs for
- You will not receive advice or recommendation from us for buildings & contents, accident, sickness & unemployment, & life & critical illness cover. 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.

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**Mortgages**

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- We will advise and make recommendation for you after we have assessed your needs.
- You will not receive advice or 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.

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**4 What you will have to pay us for our services?**

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**Insurance**

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A fee.

No fee.

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

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**Mortgages**

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

An administration fee of £50. We may also charge a fee for arranging your mortgage an indication of this fee is 1%( for example on a mortgage of £100.000 this would be £1000) This may vary depending on your circumstances. We will also be paid 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.

**Refund of Fees**

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

A full refund.

No refund.

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## **5 Who regulates us?**

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Mr Mortgage is a Trading Style of Nelson Finance Limited who are authorized and regulated by the Financial Services Authority. Our FSA Register number is 302224.

Our permitted business is advising and arranging on mortgages and non investment insurance contracts.

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.

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

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If you wish to register a complaint please contact us:

**In writing**      Write to Mr-Mortgage  
                         96 – 98 Liverpool Street  
                         Kidsgrove  
                         Staffs  
                         ST7 4EH

**By phone**      **08700 425264**

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## **7. Are we covered by the Financial Services Compensation Scheme (FSCS)**

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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.

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### **Insurance**

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Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit.

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### **Mortgages**

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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 FSA.