



about our services

New Mortgage Finder

'The Barn' Woodreeve Farm, Capel Road, ASHFORD, Kent UK TN26 2EJ

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 life insurance, critical illness, mortgage protection.
Ask us for a list of insurers we offer insurance from
- We only offer products from a limited number of insurers for Buildings insurance, contents insurance, accident sickness or unemployment cover.
Ask us for a list of insurers we offer insurance from
- We only offer a product from a single insurer Towergate Underwriting We only offer our own products for Overseas Property Insurance.

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 insurance, critical illness, mortgage protection and Buildings insurance, contents insurance, accident sickness or unemployment cover.
- You will not receive advice or a recommendation from for Overseas Property Insurance. 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

- No fee for any of the above mentioned insurances

You will receive a quotation which will tell you we do not charge a fee for this service.

Mortgages

- No fee
- A fee of £0.75% payable when you apply for a mortgage. 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: Your money back less reasonable expenses, Please ask for more details.

- A full refund if the lender rejects your application before valuation.

- A Full refund if your sale falls through and not instigated by you
- No refund if you decide not to proceed

Who regulates us?

New Mortgage Finder is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312563.

Our permitted business is Mortgage and non investment insurance.

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.

What to do if you have a complaint

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

In writing: Write to New Mortgage Finder 'The Barn' Woodreeve Farm, Capel Road, ASHFORD, Kent UK TN26 2EJ

By phone: Telephone 0870 350 8595

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the Financial Services Compensation Scheme (FSCS)? The FSCS does not consider Overseas Mortgage or Overseas Insurance referrals.

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 £2,000 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.

Message from the Financial Services Authority

Think carefully about this information before deciding whether you want to go ahead.

If you are at all unsure about which mortgage or Insurance is right for you, you should ask your adviser to make a recommendation.

Please remember that Overseas Mortgages are not regulated by the FSA.