

# keyfacts



## about our services and costs

**Mortgage Warehouse**

PO Box 176  
Westerham  
Kent  
TN16 9AS

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

### 2. Whose products do we offer?

#### Mortgages

We offer a comprehensive range of mortgages from across the market, with the exception of:

- Second Charge loans and Bridging loans, which are product ranges we do not offer advice on, and
- Direct deals that you can only obtain by going direct to a lender.

#### Insurance

We offer products from a range of insurers.

We only offer products from a limited number of insurers for

Critical Illness Cover  
Income Protection Benefit  
Life Insurance  
Buildings and Contents Insurance

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

We can only offer products from the following companies:

Legal & General Insurance Limited for:  
Accident, Sickness and Unemployment Cover

DAS Legal Expenses Insurance Company Limited for:  
Home Emergency cover

ULR Additions, underwritten by Ageas Insurance Limited for:  
Legal Expenses cover

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

#### Mortgages

- We will advise and make a recommendation for you on mortgages 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 mortgages 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 the types of on-investment insurance contracts listed in Section 2 above under the heading "Insurance".
- You will not receive advice or a recommendation from us for the types of non-investment insurance contracts listed in Section 2 above under the heading "Insurance". We may ask some questions to narrow down the selection of products 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?

#### Mortgages

- No fee.

We can provide you with information on the levels of commission payable by the lenders on request. These fees are subject to the terms and conditions of your signed fee agreement.

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

- A fee not exceeding 1.5% of the mortgage amount payable on completion of your mortgage. Any commission paid by the lender will be used to reduce the fee payable.

Example (for illustrative purposes only):

- If your mortgage is for £100,000, we will charge £1500 if your mortgage completes which equates to 1.5% of the loan.
- Similarly, if your mortgage is for £40,000, we will charge £600 if your mortgage completes which equates to 1.5% of the loan

- A fee

#### Insurance

- A fee

- No fee

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

## Refund of fees

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

A full refund of all fees paid.

No refund of the fees you have paid.

## 5. Who regulates us?

Mortgage Warehouse is an appointed representative of Andrews Estate Agents Ltd, The Clockhouse, Bristol, BS31 1HL, which is authorised and regulated by the Financial Conduct Authority. Andrews Estate Agents Financial Services register number is 730707.

Andrews Estate Agents' permitted business is advising on and arranging non-investment insurance and mortgages. Mortgage Warehouse is regulated in the United Kingdom.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

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

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

... **in writing** Write to: Mortgage Warehouse, Complaints Department, PO Box 176, Westerham, Kent, TN16 9AS

... **by phone** Telephone 03456 212200

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.

### Mortgages

Mortgage advising and arranging is covered up to a maximum of £50,000.

### Insurance

Insurance advising and arranging is covered for 100% of the claim, with the exception of buildings and contents insurance which is covered for 90%, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS