

# keyfacts<sup>®</sup>

## about our services

Mortgage Force Ltd  
7 Riverside Court  
Pride Park,  
Derby  
Derbyshire  
DE24 8JN



Date of Issue:

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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

- We offer products from a range of insurers for non-investment insurance contracts.
- We can only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We can only offer products from a single insurer, Centrepont Insurance Services for Property & Contents and, Accident, Sickness & Redundancy Insurance.  
We can only offer products from a single insurer, Friends Provident for Life and/or Critical Illness Cover and Permanent Health Insurances.

#### Mortgages

- We offer mortgages from the whole market.
- We can 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

- We will advise and make a recommendation for you after we have assessed your needs for a) Property & Contents, b) Accident, Sickness & Redundancy Insurance, and c) Life and/or Critical Illness Insurance and Permanent Health Insurance.
- You will not receive advice or a recommendation from us for a) Property & Contents, b) Accident, Sickness & Redundancy Insurance, and c) Life and/or Critical Illness Insurance and Permanent Health 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.

## 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

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### 4. What you will have to pay us for this service?

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## Insurance

- A Fee of £250.00 for arranging a Property & Contents Insurance, or an Accident, Sickness & Redundancy Insurance, or a Life and/or Critical Illness Insurance and/or Permanent Health Insurance, which will be payable on commencement of the insurance contract.
- No Fee for arranging a Property & Contents Insurance, or an Accident, Sickness & Redundancy Insurance, or a Life and/or Critical Illness Insurance and/or Permanent Health Insurance.

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.
- A Fee of £395.00 payable on legal completion of your new loan. We will not carry out any chargeable work unless we have agreed this fee with you, and obtained your signed permission to charge a fee. We will also be paid commission from the lender.
- A fee of 1.75% of the loan being arranged which is payable on legal completion of your new loan. The precise amount will depend upon your circumstances. For example, on a loan of £ 90,000 you can expect to pay us a fee of £1,575.00. We will not carry out any chargeable work unless we have agreed this fee with you, and obtained your signed permission to charge a fee. 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 if your application falls through.
- A refund of £ nil if your application falls through.
- No refund.

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## 5. Who regulates us?

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Mortgage Force Ltd, 7 Riverside Court, Pride Park, Derby, Derbyshire, DE24 8JN is authorised and regulated by the Financial Services Authority. Our FSA Register number is 301046.

Our permitted business is advising and arranging deals in Non Investment Insurance Contracts, and advising and arranging regulated mortgage contracts.

You can check this on the FSA's Register by visiting the FSA's website at [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 The Compliance Manager at Mortgage Force td, 7 Riverside Court, Pride Park, Derby, DE24 8JN.

By Phone: Telephone 01332-258 679.

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

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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.

### **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 the compensation scheme arrangements is available from the FSCS.