



about our services and costs

M & M Mortgage Solutions Limited
Company Registration No 08202510
Registered in England and Wales

44 Micklegate
Selby
YO8 4EQ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA 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 mortgages from the whole market.
- We can only offer mortgages from a limited number of providers.
- We can only offer mortgages from a single provider..

Insurance

- We offer products from a range of insurers for Non Investment Life Assurance, Critical Illness Cover, Income Protection & Home Insurance.
- We only offer products from a limited number of insurers. Ask us for a list of insurers from whom we offer insurance.
- We only offer products from a single insurer.

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 products that 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 Non Investment Life Assurance, Critical Illness Cover, Income Protection & Home Insurance.
- 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 this service?

Mortgages

- No fee. Instead We would be paid a "procurator fee" or commission by the lender/provider. That lender/provider may also charge You arrangement, booking or valuation fees. You will be advised of any such fees charged in writing.
- A fee of up to 2% of mortgage advance will be payable on completion of the mortgage offer. For example if you take out a loan of £75,000 you will need to pay £1500. We will also be paid commission from the provider.

You will receive a Key Facts Illustration when considering a particular Home Purchase Plan which will tell you about any fees relating to it.

Insurance

- A fee of £25 for arranging your Non Investment Life Assurance, Critical Illness Cover, Income Protection & Home Insurance policy.
- No fee for arranging your Non Investment Life Assurance, Critical Illness Cover, Income Protection & Home Insurance policy.

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 or insurance product does not go ahead, you will receive:

- A full refund if the provider rejects your application.
- No refund if you decide not to proceed with your application.

5. Who regulates us?

M & M Mortgage Solutions Limited are authorised and regulated by the Financial Services Authority. Our FSA Register Number is 588631.

Our permitted business is: Advising on and arranging Mortgages and Non-investment insurance contracts. You can check this on the FSA's Register by visiting the FSA's Website on 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** Write to The Compliance Officer, 44 Micklegate, Selby, YO8 4EQ

.....**by phone** Telephone – 01757 702388

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

Advising and arranging home purchase finance is covered for 100% of the first £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

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