



About our mortgage, general insurance and protection services and costs.

Head Office / Registered Office :
78 Hilmanton
Lower Earley
Reading
RG6 9HN
Tel: 08458 386938
Fax: 07092 080257



1st Call 4 Mortgages LLP

Bexhill Office:
2 De La Warr Heights
1 Marina
Bexhill on Sea
BN40 1DA
Tel and Fax: 01424 732914

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

- Checked: We offer mortgages from the whole market.
Unchecked: We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
Unchecked: We can only offer a limited range of mortgages from a single lender.

Insurances

- Checked: We offer products from a range of insurers for life and critical illness insurance, buildings and contents insurance and mortgage payment protection insurance. Ask us for a list of insurers we offer insurance from.
Unchecked: We can only offer products from a limited number of insurers for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance. Ask us for a list of insurers we offer insurance from.
Unchecked: We only offer products from a single insurer.

3. Which service will we provide you with?

Mortgages

- Checked: 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.

Insurances

We will advise and make a recommendation for you after we have assessed your needs for life and critical illness insurance, buildings and contents insurance or mortgage payment protection 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 our services?

Mortgages

Your initial mortgage consultation is obligation free.

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

A fee of £495.00 when you apply for a mortgage. 1st Call 4 Mortgages LLP may receive a fee from the lender in addition to the fee charged to the client. This fee will be disclosed on the Key Facts Illustrations given to the client.

Alternatively, we offer a Fee-Only Option (the 'Independent' option).

A fee of £995.00 when you apply for a mortgage. 1st Call 4 Mortgages LLP may receive a fee from the lender in addition to the fee charged to the client. This fee will be disclosed on the Key Facts Illustrations given to the client. We will refund any net commission paid to us by the lender to you, upon receipt.

In all cases, you will receive a key facts illustration, which will tell you about any fees relating to a particular mortgage.

For all cases where a fee is payable, you will be asked to sign a Client Agreement prior to applying for your mortgage.

Insurances

No fee for life and critical illness insurance, buildings and contents insurance or mortgage payment protection insurance.

A fee.

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

Refund of Fees

Mortgages

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

A full refund.

No refund

5. Who regulates us?

1st Call 4 Mortgages LLP is an appointed representative of Mortgage Intelligence Limited, Roddis House, 12 Old Christchurch Road, Bournemouth, BH1 1LG, which is authorised and regulated by the Financial Conduct Authority. Mortgage Intelligence Limited's FCA Register number is 305330. 1st Call 4 Mortgages LLP's FCA Register number is 580187.

Mortgage Intelligence Limited's permitted business is advising on and arranging mortgages and general and pure protection insurance. You can check this on the FCA's Register by visiting the FCA's website (www.fca.org.uk) or by contacting the FCA on 020 7066 1000,

6. What to do if you have a complaint

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

...in writing

Write to: Complaints Department, Mortgage Intelligence Limited, Roddis House, 12 Old Christchurch Road, Bournemouth, BH1 1LG

...by phone

Telephone 01202 312676

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 Conduct 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.

Insurance

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

Mortgages

Mortgage advising and arranging is covered for 100% up to a maximum limit of £50,000.

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