



## about our services

**Mortgages 4 U (Liverpool) Limited**  
15 Childwall Valley Rd  
Childwall  
Liverpool  
L16 4PB

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### 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.

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### 2. Whose products do we offer?

#### Insurance

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers for term life assurance, term critical illness assurance, buildings & contents insurance and accident, sickness & unemployment insurance.

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

- We can only offer products from Aviva Health UK Ltd for private medical insurance.

#### Mortgages

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

#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for term life assurance, term critical illness assurance, buildings & contents insurance, accident, sickness & unemployment insurance and private medical 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.

#### 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.

#### 4. What will you have to pay us for our services?

##### Insurance

No fee.

A fee.

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

##### Mortgages

No fee.

A fee of up to 2% of the loan amount. For example, on a £100000 mortgage where a 2% fee is being charged, this would equate to a fee of £2000. The fee is payable on completion. We will also be paid by 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.

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#### 5. Who regulates us?

Mortgages 4 U (Liverpool) Limited is an appointed representative of Home of Choice Ltd, A1 Methuen South, Bath Road, Chippenham, Wiltshire, SN14 0GT, which is authorised and regulated by the Financial Services Authority. Home of Choice Ltd's FSA Register number is 302967.

Home of Choice Ltd's 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 [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

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

**...in writing** Home of Choice Ltd, Compliance Department, A1 Methuen South, Bath Road, Chippenham, Wiltshire, SN14 0GT.

**...by phone** Telephone 01249 467500

Your complaint will be investigated in line with Home of Choice's complaint handling procedures, a copy of which is available on request. If we do not settle the complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

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#### 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.

##### 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.