

keyfacts®

about our mortgage and insurance services



Mortgages Made Easy!

135 Newcastle Road,
Kilkeel, Co Down
BT34 4NL

1. The Financial Services Authority (FSA)

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.

2. Whose products do we offer?

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

Insurance

- √ We offer products from a range of insurers for life insurance.
- √ We can only offer products from a limited number of insurers for household insurance, and mortgage payment insurance.

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

3. Which service will we provide you with?

Mortgage

- √ 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.

Insurance

√ We will advise and make a recommendation for you after we have assessed your needs for mortgage life insurance and household insurance.

You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will the need to make your own choice about how to proceed.

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

Mortgage

√ No fee .We will be paid by commission from the lender.

√ We charge a fee of up to £395, payable on completion of the mortgage. The actual amount that we charge will depend on your circumstances. Our fee will also comprise commission from the lender. If you choose to pay by fee only, we will rebate that portion of the fee that relates to the lender's commission.

√ **A cancellation fee of £150 is payable** immediately should you withdraw your application.

We may agree with you, by means of a separate **fee waiver agreement**, (copy provided) that we will waive any fee normally payable if you proceed with a life insurance policy to protect your mortgage. Our factsheet, '**How we get paid**' provides more information.

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

Insurance

√ A fee.

√ No fee. We will receive commission from the provider for life insurance, payment protection insurance and household insurance.

5. Refund of fees

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

A full refund if the lender rejects your application.

√ No refund if you decide not to take out a mortgage.

