



about our services and costs

Mortgage Market Ltd

Sawood House
Sawood
Oxenhope
Keighley
West Yorkshire
BD22 9SP

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been 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?

Insurance

•	We offer products from a range of insurers for life, critical illness, buildings and landlords.
	We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer.
•	we provided access to, life, critical illness, Income protection, buildings and Contents, IMortgage Payment Protection and andlord insurance products

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.

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 life, critical illness, buildings and landlords insurance.
	You will not receive advice or a recommendation from us for life, critical illness, buildings and landlords 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.
	We are providing an Execution-Only service and you will not receive a recommendation from us.

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

Insurance	
	A fee.
☐	No Fee.

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 £150.00 payable on application and £495.00 payable on receipt of a mortgage offer. We will also be paid commission by 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.
☐	No refund.

5. Who regulates us?	
Mortgage Market Ltd, Sawood House, Sawood, Oxenhope, Keighley, West Yorkshire, BD22 9SP is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 305559.	
Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.	

6. What to do if you have a complaint

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

...in writing Write to: Mortgage Market Ltd, Complaints Department, Sawood House, Sawood, Oxenhope, Keighley, West Yorkshire, BD22 9SP

...by phone Telephone: 01535 640079

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.

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

or

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Mortgages

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

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