



about our services

256 Torquay Road
Preston
Paignton
Devon TQ3 2EZ

MortgageMakers Ltd t/a The Mortgage Cafe

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?

Insurance

- We offer products from a range of insurers for Buildings & Contents/ Mortgage Payment Protection/ Life Assurance insurance.
- We only offer products from a limited number of insurers.
- We only offer a product from a single insurer.

Mortgages

Foreign Currency Mortgages.

- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender .

3. Which service we will provide you with?

Insurance

- 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 for Buildings & Contents/ Mortgage Payment Protection/ Life Assurance 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 up your own choice about how to proceed.

Mortgages

Foreign Currency Mortgages

- 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 up your own choice about how to proceed.

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

Insurance

- A fee.
- No fee for Buildings & Contents/ Mortgage Payment Protection/ Life Assurance insurance.

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

Mortgages

Foreign Currency Mortgages

- A fee of £575 when you instruct us to proceed. We will also be paid commission from the lender.

You will receive a keyfacts 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 refund of £75 at our absolute discretion in circumstances where we cannot find a lender whose criteria matches your circumstances and requirements from information provided by you at the outset and during our fact-find.
- No refund in any other circumstances.

5. Who regulates us?

MortgageMakers Ltd t/a The Mortgage Café, 256 Torquay Road, Preston, Paignton, Devon, TQ3 2EZ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302672.

Our Permitted business is advising on and arranging regulated mortgage contracts and advising on and arranging non-investment insurance contracts .

You can check this on the FSA's Register by visiting the FSA's website 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 MortgageMakers Ltd t/a The Mortgage Café, 256 Torquay Road, Preston, Paignton, Devon, TQ3 2EZ

...by phone Telephone 01803 698598

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 upon the type of business and the circumstances of the claim.

Insurance

Insurance advising and arranging is covered for 100% for 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% for 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.