



about our services

Penrhyn House, Treales Road
Kirkham, Preston, Lancashire
PR4 3SQ

M Davies Mortgages Ltd

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 Life Protection insurance, Accident, Sickness and Unemployment insurance
- We can only offer products from a limited number of insurers for Buildings and Contents insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer a product from a single insurer.

Mortgages

- We offer mortgages from the whole market.
- We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
- We only offer the 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.
- You will not receive advice or a recommendation from us for Buildings and Contents insurance, Life Protection insurance, Accident, Sickness and Unemployment 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

- 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 up your own choice about how to proceed.

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 commission by the lender.
- We charge a fee of up to 0.5% for arranging your mortgage where the amount you need to borrow is less than £130,000 . This will be payable on completion. We will also be paid 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.

Refund of fees

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

- A full refund.
- A partial refund.
- No refund in any circumstances.

5. Who regulates us?

M Davies Mortgages Ltd Penrhyn House, Treales Road Kirkham, Preston, Lancashire PR4 3SQ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302051

Our permitted business is advising on and arranging regulated mortgage contracts, and advising on and arranging regulated 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 M Davies Mortgages Ltd, Complaints Department, Penrhyn House, Treales Road, Kirkham, Preston, Lancashire, PR4 3SQ

... by phone Telephone 01772683339

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 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.