

# keyfacts

## about our mortgage services

### APARTMENT AND HOME MORTGAGES LTD

4 Main Street  
Garforth  
Leeds  
West Yorkshire  
LS25 1EZ

#### 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 [a limited range of the] mortgages from [a single lender] [name of single lender].

##### Insurance

- We offer products from the whole market.
- We only offer products from a limited number of companies. Ask us for a list of the companies and products we offer.

#### 3. Which service will we provide you with?

##### 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.

##### Insurance

- We will advise and make a recommendation for you after we have assessed your needs.
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## 4. What will you have to pay us for this service?

### Mortgages

- A fee of 1.5% of the advance will be payable on completion. If you pay the full 1.5% you will receive a refund of any commissions payable by the chosen lender.
- A fee of up to 1.5% of the mortgage advance will be payable on completion. The level of this fee will be based on the complexity of your case.
- A fee of 1.5% of the advance will be payable on exchange of contracts. If you pay the full 1.5% you will receive a refund of any commissions payable by the chosen lender.
- An administration / booking fee of £[ ] is payable when you apply for a mortgage.
- You will receive a key facts illustration which will tell you about all fees relating to your particular mortgage.

### Insurance

- No fee [we will be paid by commission from the life company]. Is payable when you apply for a product.
- A fee [of £[ ] payable at the outset and £[ ] payable when you apply for a product].
- You will receive a key facts illustration which will tell you about any fees relating to a particular insurance product

## 5. Refund of fees

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

- A full refund [if the lender / provider rejects your application].
- A refund of £[ ] [if the purchase falls through].
- No refund [if you decide not to take up your mortgage / insurance policy].

## 6. Who regulates us?

Apartment and Home Mortgages Ltd, 4Main Street, Garforth,Leeds. LS25 1EZ is authorised and regulated by the Financial Services Authority number 302965.

Our permitted business is advising on and arranging mortgages. 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.

## **7. What to do if you have a complaint**

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

...in writing Write to: The Complaints Officer, Apartment and Home Mortgages Ltd, 4 Main Street, Garforth, Leeds, LS25 1EZ

... or by phone Telephone 0113 287 6099

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## **8. 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.

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.

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.

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