



# about our mortgage services



Contractor Financials, Gainsborough House, 2  
Sheen Road, Richmond, Surrey TW9 1AE

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## 1. The Financial Services Authority (FSA)

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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.

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## 2. Whose mortgages do we offer?

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

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

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- 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.

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

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- No fee. We will be paid by commission from the lender.
- A fee equivalent to 0.4% of the loan amount. For example on a Mortgage of £100,000 the fee would be £400. Any commission we may receive from the lender will be refunded to you.

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 if the lender rejects your application.
- No refund if you decide not to proceed.

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## 5. Who regulates us?

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Contractor Financials Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 207478.

Our permitted business is advising on and arranging mortgages, savings, investments, pensions and general insurance.

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.

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

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

In writing: Write to Contractor Financials Ltd, Compliance Officer, Gainsborough House, 2 Sheen Road, Richmond, Surrey TW9 1AE

By phone: Telephone: 0845 062 8888

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

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## **7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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.

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

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