



# Mortgages Remortgages Ltd

34 Stoops Road, Bessacarr, Doncaster, DN4 7ES

## Terms of Business Disclosure - About our Services and Costs

### About us

This document has been designed by us to help you consider the services we offer you. It explains the type of advice we may give you and how you will pay for it. Please take the time to read this carefully and ask us if there is anything you do not understand.

We are an intermediary and are authorised and regulated by the Financial Conduct Authority. FS Number 307051. Our permitted business is advising and arranging on Mortgages and Non-investment linked Insurances. You can check this on the Financial Services Register by visiting the website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768 (freephone) or 0300 500 8082.

Some of the products we offer are not regulated by the Financial Conduct Authority

### Services offered

#### Non-investment Insurance Products

We offer the following insurance products:

Life Assurance, Critical Illness insurance, and Income Protection insurance.

We offer insurance products from a fair and personal analysis of the market

#### Mortgage Products

We offer the following types of mortgage:

First Charge Mortgages, Consumer Buy to Let Mortgages, and Business Buy to Let mortgages

We offer mortgages from a comprehensive range across the market

We do not offer deals that you can obtain by going direct to a lender. We act as introducer only for second charge mortgages.

If you are borrowing more money you should be aware that other forms of finance may be available such as a further advance from your existing lender, a second charge mortgage or an unsecured loan.

### Which service will we provide you with

#### Non-investment Insurance products

You will not receive advice or a recommendation from us. We will ask some questions to narrow down the selection of products that meet your demands and needs and provide you with details. You will then need to make your own choice about how to proceed.

## **Mortgages products**

We will advise and make a recommendation for you after we have assessed your needs

## **Our fees & how we are paid**

### **Insurance**

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium.

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 from the lender  
You will receive an illustration when considering a particular mortgage, which will tell you about any fees relating to it and the actual amount of commission we will be paid.

You have the right to request an illustration for any regulated mortgage product which we can offer. You also have the right to ask us for the commission paid by the different lenders available to us.

## **Refund of Fees**

### **Insurance & Mortgages**

We do not charge a fee for advising and arranging as we will normally receive commission from the provider after the mortgage completes or policy is placed on risk.

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

If you wish to register a complaint, please contact: Complaints Officer , at the address Mortgages Remortgages Ltd. 34 Stoops Road, Doncaster, South Yorkshire, DN4 7ES. or telephone us on 01302 361 361

A copy of our complaints procedures is available on request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). More information on the Financial Ombudsman Service can be found here:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **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. Not all products we offer are covered by the FSCS.

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

<https://www.fscs.org.uk/>