



about our mortgage services



RADCLIFFE & CO
MORTGAGES LTD

Thomas House
28-30 Bernard Street
Southampton
Hants
SO14 3AY

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 mortgages do we offer?

- 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.

3. Which service will we provide you with?

- 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.

4. What will you have to pay us for this service?

- No fee. We will be paid by commission from the lender.
- A fee of 1% payable on application. We will refund any commission we receive from the lender to you. Therefore, for a loan amount of £100000, our fee will be £1000.
- A fee of £ payable on application. We will offset the fee against any commission received 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.

5. Refund of fees

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

- A full refund if we are unable to secure a mortgage offer on a mortgage suited to your needs and preferences.
- No refund if you change your mind about proceeding.

6. Who regulates us?

Radcliffe & Co Mortgages Ltd, Thomas House, 28-30 Bernard Street, Southampton, Hants, SO14 3AY is authorised and regulated by the Financial Services Authority. Our FSA Register number is 304201.

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/ 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 Radcliffe & Co Mortgages Ltd, Complaints Department, Thomas House,
28-30 Bernard Street, Southampton, Hants, SO14 3AY.

... by phone Telephone 023 8023 5238

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.

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