



About our services

Mr Mark Finnegan
Complete Mortgages Ltd
3 Beaufort, Parklands
Railton Road
Guildford
GU2 9JX

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 mortgages from a single lender.

Insurance

✓	We offer products from a range of providers for Life Assurance, Critical Illness Cover, Income Protection Benefit.
✓	We only offer products from a limited number of providers for the following product types: Accident, Sickness and Unemployment, House Insurance. Ask us for a list of providers we offer insurance from.
	We only offer products from a single provider.

3. Which Service Will We Provide You With?

Mortgage

✓	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.
	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?

Mortgages

✓	A fee of £299.00 payable on application. We will receive commission from the lender in addition to the fees you pay.
	No fee. We will be paid by commission from the lender.

You will receive a key facts illustration that will tell you about any fees relating to a particular mortgage.

Insurance

	A fee
✓	No fee. We will be paid commission by the provider.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

5. Refund of fees

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

	A full refund of all fees paid.
	A partial refund of fees paid.
✓	No refund of the fees paid.

6. Who regulates us?

Complete Mortgages Ltd is an Appointed Representative of Mortgage Next Network Ltd Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG which is authorised and regulated by the Financial Services Authority. Mortgage Next Network Ltd FSA Register number is 300866.

Mortgage Next Network Ltd permitted business is advising on and arranging mortgages and general insurance.

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: Complaints Department, Mortgage Next Network Ltd, Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG

... by phone:

Telephone: 01202 310002

If you cannot settle your complaint with us, you may be entitled to refer 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.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.