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Mortgage Bureau & Mortgage Stop

Independent Mortgage Professionals

6 Tettenhall Rd
Wolverhampton
WV1 4SA

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?

Insurance:

- We offer products from a range of insurers for life, critical illness, mortgage payment protection, accident sickness and unemployment, buildings and contents and permanent health insurance.
- We only offer products from a limited number of insurers.
- We only offer products from a single group of companies.

Mortgages:

- 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?

Insurance:

- We will advise and make a recommendation for you after we have assessed your needs for life, critical illness, mortgage payment protection, accident sickness and unemployment, buildings and contents and permanent health insurance.
- You will not receive advice or a recommendation from us for life, critical illness, mortgage payment protection, accident sickness and unemployment, buildings and contents or permanent health insurance. 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.

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.

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

Insurance:

- A Fee.
- No fee for life, critical illness, mortgage payment protection, accident sickness and unemployment, buildings and contents and permanent health insurance
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 by commission from the lender.
- A fee of £150 payable at outset. We will also be paid by commission from the lender
- An upfront fee of typically £500. We will also be paid by commission from the lender.
- An upfront fee of typically £500 and we will refund to you any commission that we receive from the mortgage lender.
- An upfront fee of typically £500. We will also be paid by commission from the lender but we will pay your valuation fee.
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
- A refund of your fee less £100 if your application falls through.
- No refund if a mortgage offer has been produced or we have paid your valuation fee.

6. Who regulates us?

Mortgage Bureau is the trading name of Mortgage Stop Ltd., 6 Tettenhall Road, Wolverhampton WV1 4SA and is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300553. Our permitted business is advising 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: Compliance Officer, Mortgage Bureau, 6 Tettenhall Rd., Wolverhampton WV1 4SA
....by telephone: Telephone 01902 568800

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.

Insurance: 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.

Mortgages: 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.