

# keyfacts

## about our services



### NORTHANTS MORTGAGES

13 Carey Close, Moulton, Northampton, NN3 7SN

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#### 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.

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#### 2. Whose products do we offer?

##### Insurance

- We offer products from a range of insurers for Term Assurance, Critical Illness, Income Protection and Household insurance.
- We only offer products from a limited number of insurers for Accident, Sickness and Unemployment and Private Medical Insurance. Ask us for a list of the insurers we offer insurance from.
- We offer products from a single insurer for:-
  - IGI Insurance Co. Ltd for Caravan insurance
  - Primary Insurance Company Ltd for Legal Expenses insurance
  - Pedigree Livestock Insurance Ltd arranged through Petshield for Pet insurance
  - Fortis Insurance Ltd for Travel insurance

##### 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.

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#### 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 Term Assurance, Critical Illness, Income Protection, Household, Accident, Sickness and Unemployment and Private Medical Insurance.
- You will not receive advice or recommendation from us for Caravan, Legal Expenses, Pet and Travel insurances. 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 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 this service?

##### Insurance

- A fee.
- No fee for advising and arranging non investment insurance contracts.

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 £600 payable on completion. We will also be paid commission from the lender which we will use to offset against our fee, any difference will be payable by yourself.
- A fee of 1.5% of the loan amount payable on completion and we will refund to you any commission that we get paid by the mortgage lender.  
Example £100,000 x 1.5% = £1500

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

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## 5. Who regulates us?

Northants Mortgages are authorised and regulated by the Financial Services Authority. Our FSA register number is **302493**. Northants Mortgages' permitted business is advising on and arranging mortgages and non-investment insurance products.

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

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

.... **in writing** Write to: Northants Mortgages, 13 Carey Close, Moulton, Northampton, NN3 7SN

.... **by phone** Telephone: 01604 643399

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)?

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 £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

### 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.

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