



about our mortgage services

Riverside Suite 11, Sunderland
House, Sunderland Street,
Macclesfield SK11 6JF

Independent Means

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?

- 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 pay for our services?

- A fee of up to 3% of the mortgage advance, subject to circumstances and status payable upon completion. We will also be paid commission from the lender. For example, on a mortgage advance of £50,000 you could pay a fee of upto £1,500 upon completion of the mortgage.

OR.

- A fee of up to 4% of the mortgage advance, subject to circumstances and status payable upon completion. We will also be paid commission from the lender but will refund this to you. For example, on a mortgage advance of £50,000 you could pay a fee of upto £2,000 upon completion of the mortgage.
- No Fee.
You will receive a quotation which will tell you the exact cost and any other fees relating to any particular mortgage that we recommend.

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 any up front fees paid, less £75 if the transaction falls through prior to the valuation of the property.
- No refund

6. Who regulates us ?

Independent Means of Riverside Suite 11, Sunderland House, Sunderland Street, Macclesfield. SK11 6JF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 301060. Our permitted business is arranging and advising on regulated mortgage contracts. 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 at Write to Independent Means of Riverside Suite 11, Sunderland House, Sunderland Street,
Macclesfield, SK11 6JF
- ...by phone Telephone 0845 241 8114

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 upto a maximum limit of £50,000.

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

vers 6 . . . Jan 10