



About our services



**Kingfisher House
Rownhams Lane
North Baddesley
Southampton
SO52 9LP**

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 non-investment protection contracts.
- We only offer products from a limited number of insurers for Accident Sickness & Unemployment contracts, and Building and Contents insurance contracts. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer for non-investment protection contracts.

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.
-

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 non-investment protection contracts, Accident Sickness & Unemployment contracts, and Building and Contents insurance contracts.
- You will not receive advice or a recommendation from us for non-investment protection contracts, Accident Sickness & Unemployment contracts, and Building and Contents insurance contracts. 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 us for our services?

Insurance

- A fee of £ for services relating to non-investment protection contracts, Accident Sickness & Unemployment contracts, and Building and Contents insurance contracts.
- No fee.

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

Mortgages

- A fee of up to 1.5% of the loan amount will be payable upon completion of your mortgage. For example, on a mortgage of £100,000, with a 1.5% fee charged, the total fee payable upon completion would be £1,500. For the same mortgage, with a 1% fee charged, the total fee payable upon completion would be £1,000.
- A fee of up to 1.5% of the loan amount will be payable when you apply for a mortgage. For example, on a mortgage of £100,000, with a 1.5% fee charged, the total fee payable when you apply would be £1,500. For the same mortgage, with a 1% fee charged, the total fee payable when you apply for the mortgage would be £1,000.
- A nonrefundable application fee of **£295**. A fee for mortgage arrangement payable upon completion. The precise amount will depend upon your circumstances, but we estimate that it will be £2450. We may also be paid commission from the lender.
- A flat fee of **£** minimum (if you have no adverse credit) or up to a maximum of **£** (if you have adverse credit or adverse credit history) would be payable when you apply for a mortgage.
Terms and Conditions within our Fee agreement will apply.
- No fee, we will be paid commission 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.

Refund of fees

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

- A full refund if the lender rejects your application.
- A refund of £ [REDACTED] if your mortgage does not complete.
- No refund if you decide not to proceed.

5. Who regulates us?

GoRemortgage.co.uk is a trading style of Green Money Limited (Kingfisher House, Rownhams Lane, North Baddesley, Southampton, SO52 9LP) who is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 482743.

Our permitted business is Advising on and Arranging Mortgages and Non Investment Insurance business.

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.

6. What to do if you have a complaint

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

In writing: Write to the Compliance Officer, Monks Brook House, 13/17 Hursley Road, Chandler's Ford, Eastleigh SO53 2FW

By phone: 0844 736 56 46

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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.

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.
