

## shire direct mortgages

Shire House, Coach Drive, Eastwood, Nottinghamshire NG16 3DR

### 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 Buildings & Contents Insurance
- We only offer products from a limited number of insurers.
- We only offer products from: BUPA for Non-Investment Term Assurance and Critical Illness Cover, and Centrepont for Household Insurances and Accident, Sickness and Unemployment protection (ASU).

#### 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 Term Assurance, Critical Illness Cover, Buildings & Contents, & Accident Sickness Unemployment Cover.
- 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.

#### 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 up your own choice about how to proceed.

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

#### Insurance

- A fee.
- No Fee, 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 commission by the Lender.
- No upfront broker fees are payable. However a fee may be charged on successful completion. An indication is that on conforming cases (straightforward applications with no or minimal adverse credit), a fee may be charged of up to 1% of the amount advanced, typically £795 and will depend on your circumstances. For non-conforming cases, (where case research and processing may be more complex due to adverse credit or unusual circumstances) a fee may be charged of up to 3% of the amount advanced, typically £1,995. We will also be paid a 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.

### 5. Who regulates us?

Shire Direct Mortgages is a trading style of Shire Processing Centre Limited, Shire House, Coach Drive, Eastwood, Nottinghamshire NG16 3DR and is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302389.

Our permitted business is advising on and arranging regulated mortgage contracts, and advising on and arranging regulated insurance contracts.

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: The Managing Director, Shire Direct Mortgages, Shire House, Coach Drive, Eastwood, Nottingham NG16 3DR.

**...by phone** Telephone: 01773 719 999

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.

### 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.