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**1. The Financial Services Authority (FSA)**

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The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

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

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- 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.

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**3. Which service will we provide you with?**

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- 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.

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**4. What will you have to pay us for our services?**

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- A fee
- 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.

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**5. Who regulates us?**

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London & Country Mortgages Ltd, Beazer House, Lower Bristol Road, Bath, BA2 3BA is authorised and regulated by the Financial Services Authority. Our FSA number is 143002. Our permitted business includes advising on and arranging mortgages and non-investment 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**

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

**...in writing:** write to London & Country Mortgages Ltd, Complaints Department, Beazer House, Lower Bristol Road, Bath BA2 3BA

**...by phone:** telephone 01225 408000

If you cannot settle a 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)?**

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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 90% of the claim, without any upper limit.

Mortgages: mortgage advising and arranging is covered for 100% of the first £50,000.

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