



about our services

Mortgage Simplicity Ltd
Chris Love

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1. The Financial Services Authority (FSA)

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.

2. Whose products do we offer?

Insurance

<input checked="" type="checkbox"/>	We offer products from a range of insurers
<input type="checkbox"/>	We only offer products from a limited number of insurers Ask us for a list of the insurers we offer insurance from.
<input type="checkbox"/>	We only offer products from a single insurer

Mortgages

<input checked="" type="checkbox"/>	We offer mortgages from the whole market
<input type="checkbox"/>	We only offer mortgages from a limited number of lenders Ask us for a list of the lenders we offer mortgages from
<input type="checkbox"/>	We only offer mortgages from a single lender

3. Which service will we provide you with?

Insurance

<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs
<input type="checkbox"/>	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.

Mortgages

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4. What will you have to pay us for our services?	
Insurance	
	A fee
X	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 from the lender
X	A fee of £299 payable when the mortgage completes We will also 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 refund
X	No refund

5. Who regulates us?	
<p>Mortgage Simplicity Ltd is an appointed representative of MODUS MORTGAGE NETWORK 3 Bassett Court, The Green, Newport Pagnell, Buckinghamshire, MK16 0JN, which is authorised and regulated by the Financial Services Authority.</p> <p>MODUS MORTGAGE NETWORK FSA Registered number is 302011.</p> <p>MODUS MORTGAGE NETWORK permitted business is advising and arranging mortgages and non-investment insurance contracts.</p> <p>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 6061234.</p>	

6. What to do if you have a complaint	
If you wish to register a complaint, please contact us:	
<p>In writing: Write to MODUS MORTGAGE NETWORK 3 Bassett Court, The Green, Newport Pagnell, Buckinghamshire, MK16 0JN</p> <p>By phone: Telephone 01908 616 500</p> <p>If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.</p>	

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.	