



About our services



First Mortgage Solutions
36a Hill St
Ladybank
Cupar
Fife KY15 7NP
Tel: 0845 0940023

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 Life Assurance, Critical Illness Cover, Private Medical Insurance and Income Protection products.
- We only offer products from a limited number of insurers for Accident Sickness and Unemployment and Buildings and Contents insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgages

- 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?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Life Assurance, Critical Illness Cover, Private Medical Insurance, Income Protection products, Accident Sickness and Unemployment and Buildings and Contents insurance.
- 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 your own choice about how to proceed.

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

Insurance

- A fee of £___ for Life Assurance, Critical Illness Cover, Private Medical Insurance, Income Protection products, Accident Sickness and Unemployment and Buildings and Contents insurance. The fee is payable [on the start date of the policy] [at the date we give you our recommendation]
- 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 ___% of the loan required payable on completion. For example on a mortgage of £100,000 this would be £___. We will also receive commission from the lender.
- A fee of £___ payable on completion. We will refund any commission we receive from the lender.
- A fee of £___ payable at the outset [and an additional fee of £___ payable on completion], which takes account of your personal credit history. We will also receive 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. Refund of fees

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

- No refund if you decide not to proceed.
- A full refund if the lender rejects your application.

6 Who regulates us?

First Mortgage Solutions is an appointed representative of Sage Financial Services Limited, Elmwood Court, Tytherington Business Park, Macclesfield, SK10 2XF which is authorised and regulated by the Financial Services Authority.

Sage Financial Services' FSA Register number is 150452.

Sage Financial Services' permitted business is advising on and arranging non-investment insurance contracts and 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 to: Complaints Department, Sage Financial Services Limited, Elmwood Court, Tytherington Business Park, Macclesfield, SK10 2XF. Or

by phone: telephone us on 01625-667000

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.

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.

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Client Signature (1):	Date:
Client Signature (2):	Date:
Adviser Signature:	Date: