



about our services and costs

1st Mortgage (West London) Limited
2nd Floor Alperton House
Bridgewater Road
Wembley
Middlesex
HA0 1EH

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to customers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

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.

Insurances

- We offer products from a range of insurers for life insurance, critical illness cover, and income protection.
 - We offer products from a limited number of insurers for buildings and/or contents insurance and payment protection insurance.

Ask us for a list of the providers we offer insurance from.
 - We only offer insurance products from a single provider.
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3. Which service will we provide you with?

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.

Insurances

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

Mortgages

- No fee . We will normally receive commission from the mortgage lender when your mortgage completes.
- A 0.5% fee, subject to a minimum of £495, (e.g. £500 for a £100,000 mortgage), for advising you and arranging a suitable mortgage offer, payable within 21 days of such an offer being produced - and we will refund to you any commission that we get paid by the mortgage 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

Our fees are non-refundable once we have produced a suitable mortgage offer for you, although if you do not complete on your mortgage for any reason, then any fees received will be used in part or full payment for subsequent applications made through our firm during the next 12 months.

Insurances

- A fee
- No fee. We will normally receive commission from the provider when your policy starts.

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

5. Who regulates us?

1st Mortgage (West London) Limited is authorised and regulated by the Financial Services Authority. Our FSA register number is 306159.

Our permitted business is advising on and arranging mortgages, pure protection, and general insurance 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.

6. What to do if you have a complaint

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

... in writing Write to The Directors, 1st Mortgage (West London) Limited, 2nd Floor Alperton House, Bridgewater Road, Wembley, Middlesex, HA0 1EH.

... by phone Telephone 0845 271 0012

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.

Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Insurances

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

