



about our services



Mortgage and Equity Release Marketplace Limited
117 Redwood House
Brotherwoods Court
Bradley Stoke
Bristol
BS32 4QW

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to customers considering buying certain financial products. 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 Term Assurance, Critical Illness, Income Protection and Private Medical Insurance.

Mortgages

We offer mortgages from the whole of the market.

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, non-profit whole-of-life, income protection, private medical insurance, payment protection, buildings and contents.

Mortgages

We will advise and make a recommendation after we have assessed your needs.

4. What will you pay us for your services?

Insurance

No fee - needs for term assurance, critical illness, non-profit whole-of-life, income protection, private medical insurance, payment protection, buildings and contents.

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

Mortgages

We do not charge fees on standard mortgage applications, if your application is more complex, the following fee structures will apply:

Residential Mortgage & Remortgage Application

Application fee of £295.00 payable on receipt of the lender's decision in principle and our broker fee of £495.00 payable on receipt of mortgage offer. Total fees payable - £790.00.

Buy-to Let Mortgage & Remortgage Application

Application fee of £295.00 payable on receipt of the lender's decision in principle and our broker fee equal to 0.50% of the mortgage offer. For example, loan amount £200,000, broker fee payable will be £1,000.00. Total fees payable £1,295.00.

Equity Release Mortgage Application

Application fee of £295.00 payable on receipt of the lender's decision in principle and our broker fee equal to 1.00% of the mortgage offer. For example, loan amount £200,000, broker fee payable will be £2,000.00. Total fees payable £2,295.00.

Credit Repair Mortgage Applications

Application fee of £295.00 payable on receipt of the lender's decision in principle and our broker fee equal to 1.00% of the mortgage offer. For example, loan amount £200,000, broker fee payable will be £2,000.00. Total fees payable £2,295.00.

You will receive a mortgage Keys Facts Illustration (KFI) or a European Standardised Information Sheet (ESIS) confirming our mortgage recommendation, both documents detail all fees payable in arranging your mortgage including all fees charged by Mortgage and Equity Release Marketplace Limited.

Refund of fees

We will only ask you to pay our application fee, once your mortgage has been agreed in principle. We will only ask you to pay our broker fee once your mortgage offer has been issued. In these circumstances neither our application fee or broker fee is refundable.

5. Who regulates us?

Mortgage and Equity Release Marketplace Limited is authorised and regulated by the Financial Conduct Authority. Our registration number is 806832.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

6. Ownership

Mortgage and Equity Release Marketplace Limited is a private limited company registered at Companies House, our company registration number is 11260088.

7. What do you do if you have a complaint?

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

... in writing to the

Compliance Director at Mortgage and Equity Release Marketplace Limited, 117 Redwood House, Brotherswood Court, Bradley Stoke, Bristol, BS32 4QW

... by phone

Telephone 01305 232314

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 90% of the claim with no upper limit.

Mortgages

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

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

This document is emailed to all clients of Mortgage and Equity Release Marketplace Limited at the beginning of the advice process and a further copy is available in your dedicated Client Portal.