

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 consumers 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?

Insurance

- We offer products from a range of Insurers
- We only offer products from a limited number of insurers for Buildings & Contents insurance.
- We only offer products from Vitality for life cover, serious illness cover etc.

Home Finance Products

We offer a comprehensive range of mortgages from across the market for both first charge legal mortgages and second charge regulated mortgage contracts, but not deals that you can only obtain by going direct to a lender.

Unsecured lending may be available and more appropriate in certain circumstances. We do not offer advice on unsecured lending.

3. Which service will we provide you with?

Insurance

- 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 make your own choice about how to proceed.

Home Finance Products

We will advise and make a recommendation for you after we have assessed at no charge your needs. When we do this, we will provide you with an Illustration.

You can also request an Illustration on other products if you wish.

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

- A single fee of £1495 for a single mortgage/ loan or further advances.
- £500 to convert the above fee to a Multi service fee* to make the fee £1995
- £95 administration charge (for clients who have previously paid the 'multi-service' mortgage fee)
- No fee (Product Transfers)

There is no charge for an initial assessment and any charges that may become applicable are only payable if your mortgage completes.

We will also be paid commission from the lender. You have the right to request information on the amount of commission paid by this lender and alternative lenders.

You will receive an Illustration when considering a particular mortgage which will tell you about any fees relating to it.

*Total Mortgage Network Ltd will undertake to arrange any further mortgages for you while authorised and regulated to do so and only charge a £95 administration fee. This fee does not cover any additional Buy-to-Let or Commercial mortgages.

Insurance

- A fee for non investment insurance contracts.
- No Fee. We will be paid commission by the provider.

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

5. Who regulates us?

Total Mortgage Network Ltd, Drake House, Langstone Business Park, Newport, NP18 2LH is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304101.

Our permitted business is advising on and arranging Mortgages and General insurance.

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. What to do if you have a complaint

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

In writing Write to Total Mortgage Network Ltd, Compliance Department,
Drake House, Langstone Business Park, Newport, NP18 2LH

By phone Telephone 01633 415555

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.

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

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Home Finance is covered for £50,000 per person per firm.

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

8. Advisor Status



I am a competent and qualified advisor as defined by Total Mortgage Network procedures.



I am a trainee adviser. Therefore, all my work is carried out under supervision and I am unable to give any advice or recommendation. At point of sale, a competent and qualified adviser will be present to check my work and ensure any advice or recommendation given by my manager / supervisor is suitable.