

## Available Mortgages Limited

2 Dingle Road, Pontypool,  
Gwent, NP4 5LA

Tel: 01495 762449 Fax: 01495 740702

Website: [www.availablemortgagesltd.co.uk](http://www.availablemortgagesltd.co.uk)

E-mail: [info@availablemortgagesltd.co.uk](mailto:info@availablemortgagesltd.co.uk)

### 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?

#### 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.

#### Insurance

- We offer a range of products from of insurers for life cover, critical illness cover, permanent health insurance, buildings & contents and mortgage payment protection.
- We only offer products from a limited number of insurers.

### 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.

#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for life cover, critical illness cover, permanent health insurance, buildings & contents and mortgage payment protection.
- You will not receive advice or a recommendation from us for life cover, critical illness cover, permanent health insurance, buildings & contents and mortgage payment protection. 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?

### Mortgages

A fee, typically between 0.5% and 3% payable on completion. Example; a £100,000 mortgage at 0.5% would be £500. In addition to this we will receive commission from the lender unless you instruct us at the outset to work solely on a fee basis.

- A fee  
 No fee

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

### Insurance

- A fee.  
 No fee.

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

## 5 Who regulates us?

Available Mortgages Limited, 2 Dingle Road, Pontypool, Gwent, NP4 5LA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300757.

Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 6061234.

## 6 What do you do if you have a complaint?

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

in writing - Write to: Available Mortgages Limited  
2 Dingle Road, Pontypool, Gwent, NP4 5LA

by phone - Telephone: 01495 762449

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 for 100% of the first £30,000 and 90% of the next £20,000, so the maximum compensation is £48,000.

### Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without upper limit.

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