



## about our services

### **KMF Mortgage Services**

**1 Phillips Road**

**Fairford Leys**

**Aylesbury**

**Bucks**

**HP19 7FN**

Valid from Jan 2010

#### **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 consumers considering taking advice on certain financial products. Use this information to decide if our services are right for you.

#### **2. Whose products do we offer?**

##### **Mortgage**

- We offer mortgages from the whole market.
- We only offer mortgages from a limited panel of lenders. Ask us for a list of lenders we select from.
- We can only offer mortgages from a single lender.

##### **Insurance**

- We offer products from a range of insurers for Life Insurance Critical Illness Income Replacement & Private Medical Insurance.
- We only offer products from a panel of insurers for Accident Sickness & Unemployment (ASU) & Buildings & Contents. Ask us for a list of insurers we select from.
- We can only offer products from The Source for Accident, Sickness and Unemployment Cover.

#### **3. Which service will we provide you with?**

##### **Mortgage**

- 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
- 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?**

#### **Mortgages**

- No fee. Instead, we will be paid by commission from the lender
- A fee of up to £500 up front payable upon completion in circumstances where commission is not payable from the lender.
- A fee of up to £500 payable up front for arranging the mortgage. We will also receive commissions from the lender.

You will receive a Key facts illustration which will tell you about any other fees relating to any particular mortgage product.

#### **Refund of fees**

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

- A full refund if the lender rejects your application
- A full refund if you decide not to proceed.

### **Insurance**

- No fee. Instead, we will be paid by commission from the provider.
- A fee.

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

## 5. Who regulates us?

**KMF Mortgage Services 1 Phillips Road Fairford Leys Aylesbury Bucks HP19 7FN** is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300431.

Our permitted business is arranging and advising on mortgages, life insurance and non investment insurance products.

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 606 1234.

## 6. What to do if you have a complaint

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

**In writing: KMF Mortgage Services Phillips Road Fairford Leys Aylesbury Bucks HP19 7FN:**

Telephone 01296 423477

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.

### **Insurance**

Insurance advising and arranging is covered for 90% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS