

About our services

Complete Mortgages Ltd
Brodie House
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GU2 9JX

Tel: 01483 238280

Email: info@complete-mortgages.co.uk

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. 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 providers for Life Assurance, Critical Illness Cover, Income Protection Benefit.
	We only offer products from a limited number of providers.
✓	We only offer products from Paymentshield, for Accident, Sickness and Unemployment. Paymentshield, for House Insurance.

Mortgages

✓	We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender. A list of our lenders can be found at the end of this document.
	We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
	We only offer mortgages from a single lender.
✓	For second charge lending, where appropriate, we will refer you to an Intermediary Partner who can provide advice in this area.

Equity Release

✓	We offer a comprehensive range of equity release products from across the market, but not deals that you can only obtain by going direct to a lender. Ask us for a list of the lenders we offer mortgages from.
	We only offer equity release from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
	We only offer equity release from a single lender.

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 need to make your own choice about how to proceed.

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.

Equity Release

✓	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 This Service?

Insurance

	A fee
✓	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

Mortgages

✓	A fee of typically between £399.00 and £699.00 payable on application. We will receive commission from the lender in addition to the fees you pay.
	No fee. We will be paid by commission from the lender.

You will receive an illustration that will tell you about any fees relating to a particular mortgage.

Equity Release

✓	A fee of £699.00 payable on application. We will receive commission from the lender in addition to the fees you pay.
	No fee. We will be paid by commission from the lender.

You will receive an illustration that will tell you about any fees relating to a particular mortgage.

5. Refund of fees

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

	A full refund of all fees paid.
	A partial refund of fees paid.
✓	No refund of the fees paid.

Equity Release

If we charge you a fee and your equity release does not go ahead, you will receive;

	A full refund of all fees paid.
	A partial refund of fees paid.
✓	No refund of the fees paid.

6. Who regulates us?

Complete Mortgages Ltd is an Appointed Representative of Mortgage Next Network Ltd, Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG which is authorised and regulated by the Financial Conduct Authority. Mortgage Next Network Ltd Financial Services Register number is 300866.

Mortgage Next Network Ltd permitted business is advising on and arranging mortgages and general insurance.

You can check this on the Financial Services Register by visiting the FCA website www.fsa.gov.uk/register/Home.do or by contacting the FCA on 0800 111 6768

7. What to do if you have a complaint?

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

Write to: Complaints Department, Mortgage Next Network Ltd, Roddis House, 12 Old Christchurch Road, Bournemouth, Dorset, BH1 1LG

By phone: 01202 310002

If you cannot settle your complaint with us, you may be entitled to refer 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.

Equity Release

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

Mortgages

Mortgage advising and arranging is covered for 100% of the first £50,000. **Please note that customers receiving advice on Consumer Buy to Let mortgages do not have access to the FSCS.**

Insurance

Insurance advising and arranging is covered for 100% of the claim, with no upper limit.

Our Lender List

<i>Accord Mortgages</i>	<i>Metro Bank</i>
<i>Aldermore Bank</i>	<i>Monmouthshire Building Society</i>
<i>Bank Of Ireland</i>	<i>Mortgage Trust</i>
<i>Barclays</i>	<i>Nationwide Building Society</i>
<i>B M Solutions</i>	<i>Natwest Intermediary Solutions</i>
<i>Bluestone Mortgages</i>	<i>Newbury Building Society</i>
<i>Buildloan</i>	<i>New Street Mortgages</i>
<i>Buckinghamshire Building Society</i>	<i>Nottingham Building Society</i>
<i>Cambridge Building Society</i>	<i>Paragon</i>
<i>Clydesdale Bank</i>	<i>Pepper Money</i>
<i>Coventry Building Society</i>	<i>Platform</i>
<i>Family Building Society</i>	<i>Post Office for Intermediaries</i>
<i>Fleet Mortgages</i>	<i>Precise Mortgages</i>
<i>Furness Building Society</i>	<i>Principality Building Society</i>
<i>HSBC</i>	<i>Progressive Building Society</i>
<i>Halifax</i>	<i>Saffron Building Society</i>
<i>Hinckley & Rugby Building Society</i>	<i>Santander</i>
<i>Hodge Lifetime</i>	<i>Scottish Building Society</i>
<i>Ipswich Building Society</i>	<i>Scottish Widows</i>
<i>Kent Reliance</i>	<i>Secure Trust Bank</i>
<i>Kensington Mortgages</i>	<i>Skipton Building Society</i>
<i>Leeds Building Society</i>	<i>Teachers Building Society</i>
<i>Magellan Homeloans</i>	<i>Tesco Bank</i>
<i>Manchester Building Society</i>	<i>The Mortgage Works</i>
<i>Mansfield Building Society</i>	<i>Tipton & Coseley Building Society</i>
<i>Market Harborough Building Society</i>	<i>TSB</i>
<i>Marsden Building Society</i>	<i>Vida Homeloans</i>
<i>MBS Lending</i>	<i>Virgin Money</i>
<i>Melton Mowbray Building Society</i>	<i>West Brom For Intermediaries</i>

Our Lender List (*Equity Release*)

Aviva

Bridgewater Equity Release

Hodge

Just Retirement

L&G

LV

More2Life

One Family

Pure Retirement

Retirement Advantage