



About our services

The Right Mortgage Company

32 St Anthony Road
Heath
Cardiff
CF14 4DJ

Telephone number: 07971873318

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers 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.
- We only offer products from a limited number of insurers for Life Assurance, Critical Illness Cover, Income Protection Benefit, Accident, Sickness & Unemployment and Household Insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgages

- We offer mortgages from the whole market.
- 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.

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 Life Assurance, Critical Illness Cover, Income Protection Benefit, Accident, Sickness & Unemployment and Household Insurance.

- 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 on mortgages 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

- No Fee.

This applies to any products for Life Assurance, Critical Illness Cover, Income Protection Benefit, Accident, Sickness & Unemployment and Household Insurance.

- A Fee.

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

Mortgages

- No Fee. We will be paid by commission from the lender.
- Any commission paid by the mortgage lender will be used to reduce the fee payable.
- a fee of £250.00 payable on application of a mortgage. If the case is more complex then the fee charged may rise above this limit but you will be notified accordingly.

We will receive commission from the lender in addition to the fees you pay.

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

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.
- No refund of the fees paid.

5. Who Regulates Us?

The Right Mortgage Company is an appointed representative of Vision Network, 1st Floor, 247 Tottenham Court Road, , London, W1T 7QX, which is authorised and regulated by the Financial Services Authority. Vision Network's FSA Register number is 303007.

Vision Network's permitted business is advising on and arranging mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA's website 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

Write to: Complaints Department, The Mortgage Times Group Limited, 1st Floor, 247 Tottenham Court Road, , London, W1T 7QX

...by phone

Telephone: 02079077500

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Services 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

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

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.

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