

# About our mortgage services

Solution Mortgages Ltd

Somerford Business Court  
Holmes Chapel Road,  
Congleton, Cheshire,  
CW12 4SN,

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## 1. Introduction

This document has been designed by us to help you consider the services we offer you. It explains the type of advice we may give you and how you will pay for it.

Please take the time to read this carefully and ask us if there is anything you do not understand.

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## 2. Whose mortgage products do we offer?

- ☒ We only offer mortgages from a selected panel of lenders. We can provide you with a list of these.

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

- ☒ We will advise and make a recommendation for you on mortgages after we have assessed your needs.

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## 4. What will you have to pay us for our services?

- ☐ No fee.
- ☒ A fee £1,695 will be paid on completion; we also receive commission from the lender.

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

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### Refund of fees

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

- ☐ A full refund
- ☒ No refund.

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## 5. Who regulates us?

Solution Mortgages Ltd, Somerford Business Court, Holmes Chapel Road, Congleton, Cheshire, CW12 4SN which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 114373

Our permitted business is advising and arranging Mortgages

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 1116768

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

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

In writing: Write to: Compliance Officer, Solution Mortgages Ltd, Somerford Business Court, Congleton, Cheshire, CW12 4SN.

By phone: Telephone: 0845 1231260

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

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## 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.

Mortgage advising and arranging is covered for 100% of £50,000.

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

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