

keyfacts

® about our services and costs

Selective Mortgages
Ltd

31 Farley Crescent
Oakworth
Keighley
West Yorkshire
BD22 7SH

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. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- | | |
|---|--|
| ✓ | We offer products from a range of insurers for Life Cover & Critical Illness Cover. |
| | We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from. |
| ✓ | We only offer products from Paymentsshield Ltd for Buildings & Contents Insurance and MPPI. |

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 LifeCover, Critical Illness, Buildings & Contents, MPPI. |
| ✓ | You will not receive advice or a recommendation from us for LifeCover, Critical Illness, Buildings & Contents, MPPI. 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. |

4. What will you have to pay us for our services?	
Insurance	
	A fee.
✓	No 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.
✓	A fee of £195.00 payable on application and £800.00 payable on completion. We will also be paid commission by the lender.
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.
✓	No refund.

5. Who regulates us?	
Selective Mortgages Ltd, 31 Farley Crescent, Oakworth, Keighley, West Yorkshire, BD22 7SH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 303359.	
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/ 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: Selective Mortgages Ltd, Complaints Department, 31 Farley Crescent, Oakworth, Keighley, West Yorkshire, BD22 7SH
...by phone	Telephone: 01535 640800
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.	
Insurance	
Insurance advising and arranging is covered for 90% of the claim, without any upper limit.	
or	
For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.	
Mortgages	
Mortgage advising and arranging is covered up to a maximum limit of £50,000.	
Further information about compensation scheme arrangements is available from the FSCS.	