



# about our services

31 Farley Crescent  
Oakworth  
Keighley  
West Yorkshire  
BD22 7SH

## Selective Mortgages Ltd

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### 1. The Financial Conduct Authority (FCA)

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The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. Use this information to decide if our services are right for you.

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### 2. Whose products do we offer?

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#### Insurance

- We offer products from a range of insurers for life insurance & for critical illness cover.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer.

#### 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.
  - We only offer mortgages from a limited number of lenders.  
Ask us for a list of the lenders/companies we offer mortgages from.
  - We only offer mortgages from a single lender .....
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### 3. Which service we will provide you with?

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#### 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 for life insurance & for critical illness cover. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make up your own choice about how to proceed.
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#### Mortgages

- We will advise and make a recommendation for you after we have assessed your needs.
  - You have asked us to undertake a mortgage sale on an execution-only basis and have provided us with the required details for your mortgage product. You will not receive advice or a recommendation from us.
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#### 4. What will you have to pay us for our services?

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##### Insurance

- A fee.
- No fee for life insurance & for critical illness cover

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

##### Mortgages

- No fee.
- We charge a non refundable fee of £275 when you make an application and a fee of £750 which is due and payable once you have received your mortgage offer. This is non refundable. 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.

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#### 5. Who regulates us?

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Selective Mortgages Ltd, 31 Farley Crescent, Oakworth, Keighley, West Yorkshire, BD22 7SH is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 303359.

Our permitted business is advising and arranging regulated mortgage contracts and advising and arranging regulated insurance contracts

You can check this on the FCAs Register by visiting the FCAs website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0845 606 1234.

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

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If you wish to register a complaint, please contact us

- ...in writing** Write to Selective Mortgages Ltd, 31 Farley Crescent, Oakworth, Keighley, West Yorkshire, BD22 7SH
- ...by phone** Telephone 44 01535 640 800
- 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)?

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We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim.

##### Insurance

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

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 for 100% of £50,000.

