

# about our mortgage services

Bramleys Financial  
Consultants Ltd

14 St Georges Square  
Huddersfield  
West Yorkshire  
HD1 1JF

## 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 mortgages do we offer?

|   |   |
|---|---|
| ✓ | 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?

|   |   |
|---|---|
| ✓ | We will advise and make a recommendation for you after we have assessed your needs.           |
|   | We are providing an Execution-Only service and you will not receive a recommendation from us. |

## 4. What will you have to pay us for this service?

|   |   |
|---|---|
|   | No fee - We will be paid by commission from the lender.   |
| ✓ | A fee of £150.00 payable on application. We will also be paid commission by the lender. This is our standard fee which can be altered lower or higher based on nature of the enquiry all of which will be discussed prior to any work being commenced. Situations where the fee may be lowered or waived entirely include: existing customers, mortgages over £250,000 or where a client is placing significant other business with us. Situations where the fee may be increased include: mortgages below £60,000, clients with poor credit and complex enquiries. |

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

## 5. Refund of fees

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

|   |  |
|---|--|
| ✓ | A full refund if your mortgage offer isn't issued due to something which is our mistake. |
|   | No refund.   |

## 6. Who regulates us?

Bramleys Financial Consultants Ltd, 14 St Georges Square, Huddersfield, West Yorkshire, HD1 1JF is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 305412.

Our permitted business is advising on 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 111 6768.

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

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

|               |  |
|---------------|--|
| ...in writing | Write to: Bramleys Financial Consultants Ltd, Complaints Department, 14 St Georges Square, Huddersfield, West Yorkshire, HD1 1JF |
| ...by phone   | Telephone: 01484 530361  |

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

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.