

keyfacts

®

about our mortgage services

LLOYD VINE

Allston, Allington Lane
Fair Oak
EASTLEIGH
Hampshire
SO50 7DE

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you. Our level of service is indicated by the ticked boxes.

2. Whose mortgages do we offer?

- We offer mortgages from the whole of the market.
 We only offer mortgages from a limited number of lenders
 We only offer mortgages from a single lender

3. Which service will we provide you with?

- We will advise and make recommendations 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 this service?

- No fee. We will be paid by commission from the lender.
 A fee of £ payable at the outset and £ payable when you apply for a mortgage.

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

- A full refund would be made by us if we charged a fee, if the lender rejects your application.
 A refund of £ if the purchase falls through.
 No refund if you decide not to take out a mortgage.

Clearly we are referring to any fees we may charge in this section. As advised, we do not charge fees for arranging a mortgage. In some cases mortgage lenders do charge non-refundable application fees. Any such fees would be brought to your attention in the key facts illustration when considering a particular mortgage.

6. Who regulates us?

Lloyd Vine Insurance Brokers of Allston, Allington Lane, Fair Oak, Eastleigh, Hampshire, SO50 7DE is authorised and regulated by the Financial Services Authority. Our FSA Register number is 146521.

Our permitted business is advising on regulated mortgage contracts and arranging (bringing about) regulated mortgage contracts.

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 6061234.

7. What to do if you have a complaint

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

...in writing: Write to Lloyd Vine Insurance Brokers, Complaints Department, Allston, Allington Lane, Fair Oak, Eastleigh, SO50 7DE.

...by phone Telephone: 023 80601601

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 for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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