



about our mortgage services

Kelly Mortgage Solutions
Ltd
11 Somerset Place
Teignmouth
Devon
TQ14 8EN

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.

2. Whose mortgages do we offer?

<input type="checkbox"/>	We offer mortgages from the whole market.
<input type="checkbox"/>	We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
<input type="checkbox"/>	We can only offer mortgages from a single lender.

3. Which service will we provide you with?

<input type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs.
<input type="checkbox"/>	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?

<input type="checkbox"/>	No fee - We will be paid by commission from the lender.
<input type="checkbox"/>	A fee of 1.00% of the loan amount payable on completion (For example on a loan amount of £100,000 you would be charged (£100,000 x 1.00%) on completion which equates to £1,000.00) with any commission received from the lender rebated back to you.
<input type="checkbox"/>	A fee of £295.00 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.

5. Who regulates us?

Kelly Mortgage Solutions Ltd, 11 Somerset Place, Teignmouth, Devon, TQ14 8EN is authorised and regulated by the Financial Services Authority. Our FSA Register number is 426475.

Our permitted business is advising on and arranging mortgages.

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: The Disputes Team; Independence House; Holly Bank Road; Huddersfield; West Yorkshire HD3 3HN

...by phone (0845 1221515)

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.

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.