



## about our services

Birmingham Road,  
Sutton Coldfield, West Midlands  
B72 1QA

### Access Mortgage Solutions

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#### 1. The Financial Services Authority (FSA)

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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.

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#### 2. Whose products do we offer?

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##### Insurance

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
- We can only offer products from Openwork for Life cover insurance and Paymentshield for Accident Sickness and Redundancy cover. insurance and Paymentshield for Buildings and Contents . insurance

##### Mortgages

- We offer mortgages from the whole market.
- We can only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
- We only offer the mortgages from a single lender.

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#### 3. Which service will we 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 cover insurance, Accident Sickness and Redundancy cover. insurance, Buildings and Contents . insurance. 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.

##### 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 up your own choice about how to proceed.

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#### 4. What will you have to pay us for our services?

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## 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 commission by the lender.
- A fee of £95 when you make an application In addition, a fee of between £495 to £2495 due on offer paid at completion or within 7 days of cancellation after offer. We may also receive commission from the lender. As Independent Mortgage Advisers we give you the option to pay a fee of up to £1000 upfront and receive a refund of any procurement fee we may receive from 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.
- A partial refund.
- No refund

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## 5. Who regulates us?

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Access Mortgage Solutions 1 Birmingham Road Sutton Coldfield, West Midlands B72 1QA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 304082

Our permitted business is arranging (bringing about) regulated mortgage contracts, and arranging (bringing about) regulated insurance contracts

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA 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 Access Mortgage Solutions, Complaints Department, 1 Birmingham Road, Sutton Coldfield, West Midlands, B72 1QA

... by phone Telephone 0121 321 3100

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 on the type of business and the circumstances of the claim.

## Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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 compensation scheme arrangements is available from the FSCS.