

IMPORTANT INFORMATION about our mortgage services



Portman House
Richmond Hill
Bournemouth
Dorset
BH2 6EP

1. Whose mortgages do we offer?

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from The Mortgage Works. We only offer first charge mortgage contracts.

2. Which service will we provide you with?

- We'll advise and make recommendations for you after we've assessed your needs.
- You'll not receive advice or a recommendation from us. You'll need to make your own choice about how to proceed.

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

- No Fee.
- A Fee.

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

4. Who regulates us?

The Mortgage Works (UK) plc, Portman House, Richmond Hill, Bournemouth, Dorset, BH2 6EP is authorised and regulated by the Financial Conduct Authority under registration number 189623.

Our permitted business is mortgage lending, mortgage administration, advising on and arranging mortgages.

You can check this on the Financial Services Register by visiting the FCA's website fca.org.uk

5. What to do if you have a complaint

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

- ...in writing Write to The Mortgage Works (UK) plc, Portman House, Richmond Hill, Bournemouth, BH2 6EP
- ...by phone Telephone **0345 606 40 60**

Alternatively, you can use our secure online complaints form at: tmwdirect.co.uk/contactus/complaint

If you're unhappy with our decision and wish to take it further, you can ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free, independent service for resolving disputes. While you can refer your complaint to the FOS at any time, they'll need our consent to investigate complaints where:

- we haven't had the chance to put things right
- we haven't exceeded the relevant timescale and haven't yet issued our Final Response letter.

More information is available on the FOS's website: financial-ombudsman.org.uk

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We're covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and circumstances of the claim.

Mortgage advising and arranging is covered up to a maximum limit of £85,000.

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