

# keyfacts

## about our services



6A Ensbury Drive  
Bangor  
Co Down  
BT19 6UF



### INDEPENDENT MORTGAGES AND LOANS LTD

#### 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 products do we offer?

##### Insurance



- We offer products from a range of insurers  
We can only offer products from a limited number of insurers for life, critical illness, building and contents and accident, sickness and unemployment insurance.  

- We can only offer products from CETA Insurance for travel insurance.  


##### Mortgages


-  We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer our own mortgages.

#### 3. Which service will we provide you with?

##### Insurance

-  We will advise and make a recommendation for you after we have assessed your needs for life, critical illness, building and contents and accident, sickness and unemployment insurance.
-  You will not receive advice or a recommendation from us for travel 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 your own choice about how to proceed.

##### Mortgages

-  We will advise and make a recommendation for you after we have assessed your needs.

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

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##### Insurance

- A fee
- No fee for life, critical illness, building and contents, travel and accident, sickness and unemployment insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

##### Mortgages

- No fee.
- A fee of £250 on application. We will also be paid commission from the lender.
- A fee of £995 on application. We will refund any commission received 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 if the lender rejects your application.
- No refund if you decide not to proceed.

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#### 5. Who regulates us?

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Independent Mortgages and Loans Ltd, 6A Ensbury Drive Bangor BT19 6UF is authorised and regulated by the Financial Services Authority. Our FSA Register number is 302703  
Our permitted business is advising on and arranging mortgages and non-investment 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: Mr Ryan Hay, Independent Mortgages and Loans Ltd,  
6A Ensbury Drive Bangor BT19 6UF

**...By phone:** Telephone: 02891 454541

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.

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**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.

**Mortgages**

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.

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