



About our Mortgage Services

Unizone Financial Solutions,
Priors Hall,
Coggeshall,
Essex, CO6 1TW.

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document, which will allow you to use the information contained to decide if our services are right for you.

2. Whose Products do we Offer?

We offer products from the whole market.

We only offer products from a limited number of companies (Ask us for a list of the companies and products we offer).

We only offer products from a single provider.

3. Which services will we provide you?

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 your own choice about how to proceed.

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

No fee will be payable as we will be paid commission from the lender. However, our minimum earnings are £750 and if the commission is lower than this we may charge an additional fee on completion for the balance.

An upfront sourcing fee of £250, is payable at the outset. In addition we will receive commission from the lender. If the combined earnings from the sourcing fee and lender commission is below £750 we will invoice you an additional fee upon completion for the balance.

A fee of £1,500 on application. We will refund any commission received from the lender.

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

5. Who regulates us?

Unizone Financial Solutions is a trading name of Unizone Limited which is authorised and regulated by the Financial Services Authority and our FSA Registration number is 217699.

Our permitted business is advising, arranging and making arrangements with a view to transactions in investments and non-investment insurance contracts (including Pension Transfers and Opt Outs). Advising, arranging and making arrangements with a view to regulated mortgage contracts, Lifetime Mortgages and Home Reversion Schemes. Agreeing to carry on a regulated activity.

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. Refund of Fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:



A full refund if we are unable to source a product that meets your needs (subject to full disclosure).



No refund if you decide not to proceed.

7. What to do if you have a complaint

If you should have any complaint about the advice you receive or a product which you have purchased, please contact us, in writing to:

The Compliance Officer
Unizone Ltd,
Priors Hall, Coggeshall,
Essex, CO6 1TW

Alternatively, telephone ~ 01376 564640, or email ~ relliott@unizone.org.uk, or fax ~ 01376 564641, giving details of your complaint.

We will provide you with a copy of our formal complaints procedure upon request or upon receipt of a complaint. If we are unable to resolve a complaint to your satisfaction you have the right to take your complaint to the Financial Ombudsman Service.

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

We maintain professional indemnity insurance to enable us to meet any liabilities that may arise on us in respect of our obligations to you for services performed on your behalf. We are covered by the FSCS. You may be entitled to compensation from the scheme if for any reason we cannot meet our obligations. This will however depend on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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