

# What we do and how we are paid Product Transfer cases only

#### Paying us for our services

Our Standard Terms are that for product transfer cases we do <u>not charge</u> Broker Fees for our mortgage services.

#### **Exceptions**

If you ask us to arrange a re-mortgage to a new Lender, to increase your current lending, or change the terms of your current mortgage, there may be fees payable.

For some product transfer cases it may be uneconomical for us to handle your case without charging a Broker fee.

In these cases we will discuss our required Broker Fee costs with you.

No fees will be incurred by you until we have discussed our Terms and agreed them with you.

#### The service we provide

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

We do not offer a non-advised 'execution only' service

# Our range of products

Should you ask us to consider the whole of the market when assisting you. We can offer mortgage products from the whole of the market including exclusives.

A list of the Mortgage Lenders we introduce business to, and the introduction fees they pay us, is available on request.

We do not advise on mortgage products that are only available when applying direct to the Lender.

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### We are a regulated business

A Mortgage Now LLP is authorised and regulated by the Financial Conduct Authority.

Our FCA registration number is 301637.

Our permitted business is residential mortgages.

You can check this on the FCA's Register by visiting the FCA's website.

http://www.fca.org.uk/

or by contacting the FCA on 0800 111 6768.

Buy to Let mortgages and commercial loans are not currently regulated.

### **Complaints**

If you wish to register a complaint please contact us:

In writing to: Complaints Department A Mortgage Now The Studio 23 Thames Street Hampton Middlesex TW12 2EW

By phone: 020 8979 9684

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## For your protection

We are covered by the Financial Services Compensation Scheme. 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 £50.000.

Further information is available from

http://www.fscs.org.uk/

#### Help us to help others

Our aim is to provide an excellent service so that you can obtain the funding you require at competitive rates.

Once you have found our service to be of value we would ask you to recommend us to friends and colleagues who may also benefit.

#### **Feedback**

If you have any suggestions as to how we may improve of services your feedback would be greatly appreciated.

#### Our company and trading names

The A Mortgage Now group includes:

A Mortgage Now Doctors Mortgage Now Professionals Mortgage Now

#### Contact us

Email: enquiries@amortgagenow.co.uk

Phone: 020 8979 9684

Post: A Mortgage Now

The Studio 23 Thames Street

Hampton Middlesex TW12 2EW