A Mortgage Now
Independent Online Mortgage Broker

Who we are, what we do, and how we are paid.

Paying us for our services
In the majority of cases we do not charge for our mortgage services.

Exceptions
We do charge a broker fee in some cases, including:

- Mortgages under £250,000 value
- Adverse credit mortgages
- Applicants on temporary visas
- Buy to Let or Let to Buy mortgages
- Concessionary Purchases
- Mortgages for Contractors
- Mortgages for Locums
- Newly self-employed applicants

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
We 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.

Our fees (if applicable) as payable in 3 stages

1. Engagement Fee	**£99**	Payable when we are initially engaged to work on your case
2. Application Fee	**£199**	Payable when you are ready to proceed to full application
3. Success Fee	**£499**	Payable on issue of your formal mortgage offer
Total Fees	**£797**	The sum of the Engagement, Application and Success Fees above — not an additional charge. Maximum total on any case
Rework Fee	**£99**	Where we are asked to rework an application due to delays, or change of borrowers, lending, product, property, solicitor, or other altered circumstances, we reserve the right to charge our rework fee

Refunds
Any fees that have been charged and received by A Mortgage Now are not refundable.

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 our FCA Registration at www.fca.org.uk

You can also contact 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 £120,000.

Further information is available from 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 our services, your feedback would be greatly appreciated.

Our company and trading names

The A Mortgage Now group includes:
A 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

A Mortgage Now is a trading style of A Mortgage Now LLP, which is authorised and regulated by the Financial Conduct Authority (FCA registration number 301637).
Registered office: The Studio, 23 Thames Street, Hampton, Middlesex TW12 2EW.