

# About our mortgage services

## Mortgage Advice (Staffs) Limited

### Independent Mortgage Advisers

49 Market Street  
Longton  
Stoke on Trent  
Staffordshire  
ST3 1BW

Telephone: 01782 333368

Mobile: 07980 460670

Email: [enquiries@mortgagestaffs.co.uk](mailto:enquiries@mortgagestaffs.co.uk)

Website: [www.mortgagestaffs.co.uk](http://www.mortgagestaffs.co.uk)

<b>1. The Financial Conduct Authority (FCA)</b>
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The FCA is the independent watchdog that regulates financial services. Please read this document. It explains the services being offered and how you will pay for them.
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<b>2. Whose mortgages do we offer?</b>
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We offer a comprehensive range of residential first and second mortgages from across the whole market, but we do not offer mortgage options that can only be obtained direct from a lender.
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<b>3. Which service will we provide you with?</b>
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We will advise and make a recommendation for you after we have assessed your needs.
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<b>4. What will you have to pay us for this service?</b>
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We will charge a fee of £200.00 payable on completion. We will also receive commission from the mortgage lender (a list of mortgage lenders commission rates is available on request).
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**You will receive a mortgage illustration when considering a particular mortgage that will tell you about any fees relating to it.**

**5. Who regulates us?**

Mortgage Advice (Staffs) Limited, 49 Market Street, Longton, Stoke-on-Trent, Staffordshire ST3 1BW is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register Number is 300376. Our permitted business is advising on and arranging mortgages. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0800 111 6768

**6. What to do if you have a complaint**

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

...in writing Write to: Mortgage Advice (Staffs) Limited,  
49 Market Street, Longton, Stoke-on-Trent, Staffordshire ST3 1BW

...by phone Telephone: 01782 333368

If you cannot settle your complaint with us, you may be entitled to refer it to our Alternative Dispute Resolution (ADR) provider the Financial Ombudsman Service.

- The Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Tel: 0800 0234567
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

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.

Mortgage advising and arranging is covered for 100% of £50,000.00.

Further information about the compensation scheme arrangements is available from the FSCS: [www.fscs.org.uk](http://www.fscs.org.uk).