



about our services

Mortgage xperts

is a trading name of Echelon Mortgages Ltd

33 Orrell Lane
Orrell Park
Liverpool
L9 8BU

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for life insurance, critical illness insurance, income protection insurance, mortgage payment protection and buildings and contents insurance. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a limited number of insurers.
- We only offer our own products.

Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender.

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 insurance, critical illness insurance, income protection insurance, buildings & contents insurance and mortgage payment protection insurance.

- 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.

Mortgages

- We will advise and make a recommendation for you on mortgages 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 mortgages 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 services?

Insurance

- A fee.
- No fee for life insurance, critical illness insurance, income protection insurance, buildings & contents insurance and mortgage payment protection insurance.

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

Mortgages

- No fee. We will be paid by commission from the lender.
- A fee of payable upon completion. We will also be paid commission 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.

5. Who regulates us?

Mortgage Xperts is a trading name of Echelon Mortgages Limited, 33 Orrell Lane, Orrell Park, Liverpool, L9 8BU authorised and regulated by the Financial Services Authority. Our FSA Register number is 471468.

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 or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

In writing: Write to Echelon Mortgages Limited, 33 Orrell Lane, Orrell Park, Liverpool, L9 8BU.

By phone: Telephone 0151 329 2900

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

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.

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.
