

# Information about our Mortgage and Insurance services

## Mortgage First

4<sup>th</sup> Floor  
Sycamore House  
290 Bath Street  
Glasgow G2 4JR

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### 1. About this Document

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You should use the information provided within this document to decide if our services are right for you.

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### 2. Whose products do we offer?

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#### Insurance



We offer products from a range of insurers for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Income Protection, Buildings Insurance and Contents Insurance.



We only offer products from a limited number of insurers for Accident Sickness and Unemployment Insurance.



We only offer products from a single insurer, Halifax PLC, for Buildings & Contents Insurance

#### Mortgages



We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to a lender

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### 3. Which service will we provide you with?

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#### Insurance



We will advise and make a recommendation for you after we have assessed your needs for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Income Protection, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.

#### Mortgages



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

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

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##### Insurance



No fee for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Income Protection, Buildings Insurance, Contents Insurance, Accident Sickness and Unemployment Insurance.

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

##### Mortgages



An administration fee of £95 is payable upon application. In addition we will also receive commission from the lender. However, where the commission and fee is less than £500 we reserve the right to charge a fee up to £500. In addition, if the mortgage offer has been issued by the lender and you decide not to proceed we reserve the right to charge a fee for work already completed of £95.

##### Key Facts Illustration

You will receive a key facts illustration when considering a particular mortgage, prior to submission of an application. This will tell you about any fees relating to it.

You also have the right to request an illustration for any mortgage we offer.

##### Refund of fees

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



No refund if you decide not to proceed.

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#### 5. Who regulates us?

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Mortgage First is a trading name of CIBB Financial Services LLP, 4<sup>th</sup> Floor, Sycamore House, 290 Bath Street, Glasgow G2 4JR is authorised and regulated by the Financial Conduct Authority. CIBB Financial Services LLP's FCA Register number is 495751

CIBB Financial Services LLP's permitted business is advising on and arranging mortgages and non-investment Insurance contracts.

You can check this on the FCA's Register by visiting the FCA's Website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on 0845 606 9966.

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

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

...in writing CIBB Financial Services LLP, 4<sup>th</sup> Floor, Sycamore House, 290 Bath Street, Glasgow G2 4JR

....by phone 01412211100

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

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

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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 90% without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

### **Mortgages**

Mortgage advising and arranging is covered up to a maximum limit of £50000

Further information about compensation scheme arrangements is available from the FSCS.

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