



ABOUT OUR SERVICES

1. The Financial Conduct Authority (FCA)

The Financial Conduct Authority is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

Insurance

- We offer products from a range of insurers for Life Cover, Family Income Benefit, Income Protection Insurance, Whole of Life Insurance, Critical Illness Cover & Household Insurance.
- We only offer Accident, Sickness and Unemployment Insurance from Payment shield and L&G.
- We only offer products from Vitality Life for Serious Illness Cover. We only offer products from April UK for Personal Accident Insurance.

Mortgages

- We offer a comprehensive range of products from across the market but not deals that you can only obtain by going direct to a lender.
- We only offer products from a limited number of lenders.
- We only offer products from a single lender in relation to product transfers,

Second Charge Mortgages

- We offer a comprehensive range of products from across the market, but not deals that you can only obtain by going directly to the lender.
 - We only offer products from a limited number of lenders.
 - We do not offer these products.
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3. Which service will we provide you with?

Insurance

- We will advise you and provide you with a personal recommendation after we have assessed your needs for Life Cover, Family Income Benefit, Income Protection Insurance, Critical Illness Cover, Whole of Life Insurance, Household Insurance, Accident, Sickness and Unemployment Insurance, Personal Accident Insurance & Serious Illness Cover.
- Protection Insurance, Critical Illness Cover, Whole of Life Insurance, Household Insurance, Accident, Sickness and Unemployment Insurance, Personal Accident Insurance & Serious Illness Cover.
- 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.

We represent you and not the insurer in connection with the services we provide.

Mortgages

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

Second Charge Mortgages

- We will advise and make a recommendation in relation to a second charge mortgage for you after we have assessed your needs.
- We will not advise you in relation to a second charge mortgage but can make a referral to a suitable firm to discuss your needs.

I have made you aware of the alternative finance options available to you.

4. What will you have to pay us for this service?

Insurance

- A fee
- No fee

We will receive commission from the insurer: the amount of the commission will be a proportion of the premiums you pay for your insurance product.

Mortgages [select as appropriate]

- No Fee. We will be paid commission from the lender.

5. Who regulates us?

CITY MORTGAGES is a trading style of Yorkshire Financial Consultancy Limited is an Appointed Representative of PRIMIS Mortgage Network, a trading name of First Complete Limited, which is authorised and regulated by the Financial Conduct Authority (FRN:435779).

First Complete Limited's permitted business is advising and arranging mortgages and non-investment insurance advice. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

What to do if you have a complaint?

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

in writing: Complaints Department, PRIMIS Mortgage Network, Newcastle House, Albany Court, Newcastle Business Park, Newcastle upon Tyne NE4 7YB

by phone: Telephone: 0191 233 4685

by email: mbcomplianceteam@islps.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

Further information about this scheme is available from the FSCS website www.fscs.org.uk or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.
Telephone: 0800 678 1100 or 0207 741 4100.