

# MY BLUE LIGHT MORTGAGE



# About Our Services

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumer considering buying certain financial products. Use this information to decide if our services are right for you.

## 2. Whose products do we offer?

### Mortgages

We offer mortgages from the whole of the market including both first and second charge mortgages, and with the exception of deals you can only obtain by going direct to the lender

### Insurance

We offer products from a range of insurers for Life, Critical Illness Cover, Income Protection, ASU (Accident, Sickness & Unemployment) Family Income Benefit and Buildings and Contents Insurance.

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

### Mortgages

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

### Insurance

We will advise and make a recommendation for you after we have assessed your needs for Life, Critical Illness Cover, Income Protection, ASU, Whole of Life, Family Income Benefit and Buildings and Contents Insurance.

## 4. Additional Borrowing

You should be aware if you are considering raising additional funds secured on your property, other options may be available and may be more appropriate for increased borrowing, such as:

- A further advance from your existing lender
- A second charge mortgage
- A new first charge mortgage or unsecured lending.

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

My Blue Light Mortgage charge an Administration Fee of £499. This fee will be applied to the submission of your mortgage application however this fee will **NOT** be charged during the mortgage process; it will be waived on successful completion of your mortgage. The fee will only become chargeable should you withdraw from the mortgage application after it has been submitted to the lender or the property has been withdrawn and you no longer pursue another property.

### Insurance

No fee for Life, Critical Illness Cover, Income Protection, ASU, Whole of Life, Family Income Benefit and Buildings and Contents Insurance

My Blue Light Mortgage 49 Pentland Avenue, Shoeburyness, Southend-on-Sea SS3 9ND

Tel:- 0203 005 9092 / 077484637879 [Philip.field@mybluelightmortgage.co.uk](mailto:Philip.field@mybluelightmortgage.co.uk)

[www.mybluelightmortgage.co.uk](http://www.mybluelightmortgage.co.uk)

## 6. Who regulates us?

My Blue Light Mortgages is an Appointed Representative of Mortgage Saving Experts Ltd. My Blue Light Mortgage is authorised and regulated by the Financial Conduct Authority under number 940208.

Our permitted business is Mortgages, Secured Loans, Bridging Finance and Life, Critical Illness Cover, Income Protection, ASU, Whole of Life, Family Income Benefit and Buildings and Contents Insurance.

You can check this on the FCA Register by visiting the FCA website [www.fca.gov.uk](http://www.fca.gov.uk) or by contacting the FCA on 0845 6061234.

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

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

In writing: write to Mortgage Saving Experts Limited, 47 John Ireland Way, Washington, Pulborough, West Sussex RH20 4EP

By phone: 01273 738072

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

Telephone: 08000 234 567

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 8. 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 do not meet our obligations. This depends on the type of business and the circumstances of the claim.

### Mortgages

Advising and arranging is covered for 100% of up to £85,000.

### Insurance

Advising and arranging of long-term insurance products for the death or incapacity of the policyholder due to injury, sickness or infirmity (or compulsory classes of insurance and professional indemnity cover) is covered for up to 100% of the claim, without any upper limit.

For all other types of policy, insurance advising and arranging is covered for up to 90% of the claim without any upper limit.

**Please sign and date to confirm acceptance of the Terms of business.**

**Signature**\_\_\_\_\_ **Date**\_\_\_\_\_

**Signature**\_\_\_\_\_ **Date**\_\_\_\_\_

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