

About our services and costs

**Merlin Mortgage
Management Ltd**

**Ground Floor
Cornerstone House
120 London Road
PORTSMOUTH
PO2 0NB**

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 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 assurance, critical illness cover, and income protection.
	We only offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
✓	We only offer products from Paymentsshield, Select & Protect, and 3XD for buildings and contents insurance, and mortgage payment protection insurance.
Mortgages	
✓	We offer mortgages from the whole market.
	We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
	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 assurance, critical illness cover, income protection, buildings and contents insurance, and mortgage payment protection insurance.
	You will not receive advice or a recommendation from us for life assurance, critical illness cover, income protection, buildings and contents insurance, and mortgage payment protection insurance. 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 after we have assessed your needs.
	We are providing an Execution-Only service and you will not receive a recommendation from us.

4. What will you have to pay us for our services?	
Insurance	
	A fee.
✓	No Fee.
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.
You will receive a mortgage illustration when considering a particular mortgage which will tell you about any fees relating to it.	

5. Who regulates us?

Merlin Mortgage Management Ltd, Ground Floor, Cornerstone House, 120 London Road, PORTSMOUTH, PO2 0NB is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 302256.

Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register 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: Ground Floor, Cornerstone House, 120 London Road, PORTSMOUTH, , PO2 0NB

...by phone Telephone: 02392422197

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 90% of the claim, without any upper limit.

or

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 £85,000.

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