



about our mortgage services



Crawford Scott Ltd
214 London Road
Hadleigh
Essex
SS7 2PD

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose mortgages do we offer?



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 a limited range of mortgages from a **single lender**

3. Which service will we provide you with?



We will advise and make a recommendation for you 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 products 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?



No fee. We will be paid commission from the lender/company



No fee will be charged initially, however, should any applications not proceed due to fraudulent information, withholding information or retraction of the application through no fault of either you, Crawford Scott Ltd or the Lender.

A fee of £100 will be charged.



A fee of £100 payable at the outset and 0.5% of the loan amount payable on confirmation of the mortgage offer. For example if you take out a loan of £100,000 you will need to pay £500 ($\% \times \text{£loan amount}$) we will also be paid commission from the company.



A fee of £207 payable at the outset. We will refund the fee if we are unable to find a suitable mortgage for you. We may also receive commission from the lender/mortgage company as a result of the business that we place for you. We will let you know the amount before we carry out any business for you.

You will receive a Key Facts Illustration when considering a particular mortgage which will tell you about any fees relating to it.

5. Refund of Fees

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

- A full refund if the lender rejects your application.
- A refund of £ should you conduct business through Crawford Scott Ltd within six months of the cancellation of your original application
- No refunds should you provide fraudulent information, withhold information or retract the application through no fault of either Crawford Scott Ltd or the Lender.
- No refund if you decide not to proceed.

6. Who regulates us?

Crawford Scott Ltd, 214 London Road, Hadleigh, Essex SS7 2PD is authorised and regulated by the Financial Services Authority.

Our FSA Register number is 431256.

Our permitted business is advising on and arranging mortgages.

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.

7. What to do if you have a complaint

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

In writing: Write to the Director, Crawford Scott Ltd, 214 London Road, Hadleigh, Essex SS7 2PD

By phone: Telephone 01702 557407

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

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 cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20000 so the maximum compensation is £48,000.

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