

**keyfacts**<sup>®</sup>

## about our mortgage services

**Merlin Financial Services Limited. Camelot House, 60 Barbourne Road,  
Worcester, WR1 1JA**

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### **1 The Financial Services Authority (FSA)**

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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?**

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- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender.

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

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- 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 this service?**

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- No fee - we will be paid commission from the lender.
- A fee of £350 payable on completion of a mortgage. We will also be paid commission from the lender.
- A fee of £750 payable on completion of a mortgage. We will refund any commission received from the lender back to you.

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

## **5 Who regulates us?**

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Merlin Financial Services Ltd, Camelot House, 60 Barbourne Road, Worcester, WR1 1JA is authorised and regulated by the Financial Services Authority. Our FSA Register number is 220125

Our permitted business is arranging and advising on mortgages.

You can check this on the FSA's Register by visiting the FSA's Website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

## **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:** Write to Mr Peter Smith at Merlin Financial Services Ltd.,  
Camelot House, 60 Barbourne Road, Worcester. WR1 1JA.

**...by phone :** Telephone Mr Peter Smith on (01905) 731315

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)?**

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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.

Mortgage advising and arranging is covered up to a maximum limit of £50,000

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