

Mosaic Mortgage
Management Limited

32 Alderson Road
Harrogate
North yorkshire
HG2 8AS

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 buildings and contents, income protection, and life assurance.
- 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 a single insurer.

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 buildings and contents, income protection, and life assurance.
- You will not receive advice or a recommendation from us for buildings and contents, income protection, and life assurance. 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 of £99.00 payable on application and in the event of requiring more specialist advice such as Buy to Let or bad credit advice then an additional broker fee of £495.00 is payable on successful completion of the mortgage. We will also be paid commission by the lender.

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

Refund of fees

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

	A full refund.
✓	The £495 specialist advice completion fee is not payable if the mortgage does not complete.
	No refund.

5. Who regulates us?

Mosaic Mortgage Management Limited, 32 Alderson Road, Harrogate, North yorkshire, HG2 8AS is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 300398.

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.

Please note that Buy to Let mortgages are not usually regulated by the FCA.

6. What to do if you have a complaint

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

...in writing	Write to: Mosaic Mortgage Management Limited, Complaints Department, 32 Alderson Road, Harrogate, North yorkshire, HG2 8AS
...by phone	Telephone: 01423 877260

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 £50,000.

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