



3 AV Wilding Estates, Guilden Sutton, Chester, CH3 7EX

T: 01244 319962

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed 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.

Whose products do we offer?

Mortgages



We are not limited in the range of mortgage products that we will consider for you, this is applied to both first charge legal mortgages as well as second charge regulated mortgage contracts. We offer a comprehensive range of mortgages from across the market



We only offer some, but not all, of the mortgage products from a limited number of lender(s). We can provide you with a list of these on request.



We only offer mortgages from a single lender.

Insurance



We offer products from a range of insurers for non-investment insurance contracts covering pure protection such as term assurance, income protection and critical illness cover.



We only offer products from a limited number of insurers for non-investment insurance contracts. Ask us for a list of the insurers we offer insurance from.



We can offer products from a single insurer for non-investment insurance contracts
We only offer our own products for non-investment insurance contracts.

Which service will we provide you with?

Mortgages



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.

Insurance



Non-investment protection contracts - We will provide you with advice on non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers, which is based on a 'fair and personal' analysis of the market.



You will not receive advice or a recommendation from us for non-investment insurance contracts. 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.

What will you have to pay us for our services?

Mortgages



No fee. We will be paid a procurement fee from the lender, or

By using us for the first time to arrange a mortgage or lend, we will charge a "new to Fortress" broker fee of £595.00 which is payable on Mortgage Offer for the mortgage advice given. On any subsequent rounds of mortgage advice (for example, re-mortgage, further purchase or product switch), we will charge a "existing client" broker fee of £295, payable on offer of that mortgage.



We will also probably receive a procurement fee from the lender after completion, which will be disclosed when we know exactly what it will be. (A Mortgage Offer is a formal Offer from the proposed Mortgage Lender once they have completed their checks including valuation and underwriting).



A fee will be payable at the outset for the recommendation and arranging of a mortgage. Any commission received from the provider will be returned to you, the client.

You will receive a European Standardised Information Sheet or Key Facts Illustration Plus when considering a particular mortgage, which will tell you about any fees or procurement fees relating to it.

Refund of fees

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



A refund of £395 will be given if the mortgage is offered but fails to complete with respect to your first mortgage or lend and where £595 was charged. If a subsequent round of advice fails to complete, a refund of £95 will be given if that mortgage fails to complete and where £295 was paid.

Our General Insurance and Protection Services and Costs

We will provide you with a personal and financial review prior to making our recommendations to you. Should you accept our recommendations, we will arrange the implementation of this/these for you. The reasons for our recommendations will also be provided to you in a written report.

We do not charge a fee for our General Insurance and Protection services as we will normally receive commission from the product provider. You will not be subject to VAT for this service.

You will receive a quotation which will tell you about any other fees relating to the proposed policy being arranged.

Who regulates us?

Financial Fortress Limited, 3 AV Wilding Estates, Guilden Sutton, Chester, CH3 7EX is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 753489.

Our permitted business is to provide investment, pension, mortgage and general insurance advice.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.gov.uk/register or by contacting the FCA on **0800 111 6768**.

What to do if you have a complaint

If you wish to register a complaint, please write to Financial Fortress Ltd, 3 AV Wilding Estates, Guilden Sutton, Chester, CH3 7EX or call 01244 319962.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

www.financial-ombudsman.org.uk / 0800 023 4567

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.

Mortgages

Advising on or arranging house purchase finance: protection for 100% of £85,000

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

Insurance

90% of the claim without any upper limit.

Further information about the compensation scheme arrangement is available from the FSCS

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