



about our services

g2m, The Mortgage House

5 Tindal Square,
Chelmsford,
Essex.
CM1 1EH

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 products do we offer?	
Insurance	
	We offer products from a range of insurers.
√	We only offer products from a limited number of providers for Buildings & Contents and Mortgage Payment Protection Insurance. A list of providers is available on request.
√	We only offer products from MGM Assurance for Life, Critical Illness and Income Protection policies.
Mortgages	
√	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?	
Insurance	
√	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.
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. 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?	
Insurance	
√	No fee.
	A fee.

You will receive a quotation that will tell you about any other fees relating to any particular insurance policy.

Mortgages	
	No fee.
√	A fee of £500 payable on completion of your mortgage. We will also be paid commission from the lender.
	A fee of £1500 payable when you apply for a mortgage. Any commission received by us from the lender will be paid to you.
You will receive a key facts illustration when considering a particular mortgage that 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
√	No refund

5. Who regulates us?	
g2m The Mortgage House is an appointed representative of MGM Home Finance plc, MGM House, Heene Road, Worthing Sussex, BN11 3AT, which is authorised and regulated by the Financial Services Authority. MGM Home Finance plc's FSA number is 302055.	
MGM Home Finance plc's permitted business is advising on and arranging mortgages and non-investment insurance business.	
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.	

6. What to do if you have a complaint?

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

In writing: write to Customer Excellence Team, MGM Assurance, MGM House, Heene Road, Worthing, West Sussex, BN11 3AT

By phone: Telephone 01903 836000

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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Mortgage

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000.

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