

keyfacts[®] about our mortgage services



75point3 Limited
14 Penrhyn Road
Colwyn Bay
LL29 8LG

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 companies
- We only offer mortgages from a single company

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 this service?

You choose from

- No fee. We will be paid by commission from the lender.
- An advice fee (normally £299) is due in respect of each product recommended. We will also be paid commission from the provider.
- An advice fee (normally £299) is due in respect of each product recommended. We will also charge you a fee of 0.5% of the amount of the mortgage that we process on your behalf. As an example, on a £100,000 mortgage a fee of £500 would be due. Any commission that we receive from the provider will be payable to you.

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

Advice fees will be payable when your mortgage scheme is legally completed. As a result there will be **no** refund of the fee.

5. Who regulates us?

75point3 Limited, 14 Penrhyn Road, Colwyn Bay, Conwy, LL29 8LG is authorised and regulated by the Financial Services Authority. Our FSA Register number is 418618.

75point3 Ltd is permitted to advise on and arrange mortgages, investments and non-investment insurance contracts.

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 the Compliance Officer, 75point3 Ltd., 14 Penrhyn Road, Colwyn Bay, Conwy, LL29 8LG.

... by phone Telephone 01492 536333

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.

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 the compensation scheme arrangements is available from the FSCS.