

about our services

keyfacts



JLM Mortgage Services
21a Church Yard
Hitchin
Hertfordshire
SG5 1HP

1. The Financial Services Authority

The FSA is an 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 for life, critical illness and permanent health insurance.
- We offer products from a limited number of insurers. Ask us for a list of the insurers we offer insurance from.
- We only offer the products from Paymentsshield for building and contents and mortgage payment protection insurance.

Mortgages

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

3. Which service we will 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 you will have to pay us for our services

Insurance

No fee

A 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 commission from the lender.

A fee

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?

JLM Mortgage Services, 21a Church Yard, Hitchin, Hertfordshire SG5 1HP is authorised and regulated by the Financial Services Authority. Our FSA register number is 300629.

Our permitted business is advising and arranging mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA 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 Mortgage Director, 21a Churchyard, Hitchin, Hertfordshire, SG5 1HP
by phone Telephone 01462 455655

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 the 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.

Mortgages

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.