



about our mortgage services

Mortgage Advice Centre

Suite 5b
28, Claremont Road
Surbiton
Surrey
KT6 4RF

EXAMPLE

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 lenders. Ask us for a list of the lenders we offer mortgages from.
	We only offer a limited range of mortgages from a single lender

3. Which services 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 the 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 this service?	
	No Fee
	A Fee

When considering a particular mortgage, you will receive a Key Facts Illustration that will state the amount of any Fee that we will receive from the lender. Should this be lower than what we consider would be fair remuneration for the work likely to be involved, ie £500 we will ask you to pay us the difference.

5. Who regulates us?	
Mortgage Advice Centre is an Appointed Representative of G C Stevens Financial Services, of Ibex House, 61 Baker Street, Weybridge, Surrey, KT13 8AH Which is authorised and regulated by the Financial Services Authority.	
Their FSA Register Number is 118274.	
Our Permitted Business includes advising on and arranging mortgages.	
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.	

