
Information about our residential mortgage services

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3 Ryngwell Close
Brixworth
Northamptonshire
NN6 9XG

You should use the information provided within this initial disclosure document to decide if our services are right for you.

Whose mortgage products do we offer?

We offer products in the following 'relevant market(s)':

- Regulated mortgage contracts that are used for a non-business purpose; and
- Regulated mortgage contracts that are used for a business purpose.

We offer a comprehensive range of first and second charge mortgages from across the market, but not deals that you can only obtain by going direct to a lender.

What level of service will we provide you with?

We offer an **'advised'** sales service.

This means we will provide advice and make a recommendation for you after we have assessed your specific needs and circumstances. Where you are increasing your mortgage borrowing the following finance options may be available to you and be more appropriate: -

- A further advance from your existing lender;
- A second charge mortgage; or
- An unsecured loan.

We provide an advisory service in respect to all of these finance options except for unsecured lending.

What you will have to pay us for this service?

A fee of 1% of the mortgage advance will be charged for processing the mortgage and is payable on issue of a formal mortgage offer (subject to a minimum fee of £1,295.00 for mortgage amounts less than £130,000). This fee will be payable in two instalments. Initially £295 will be payable when we submit your application form to the lender. On production of the mortgage offer the balance of the fee will be payable. If your mortgage proceeds to completion, we will also be paid commission from the lender. If the mortgage application does not go to offer we will, subject to section 'Refund of fees' below retain the initial fee of £295. .

The exact amount of commission we will receive is not known to us at this stage. We will tell you how much the total fee will be in good time before you apply for a mortgage, but you may ask for this information earlier. We can also provide you with information on the commission levels we receive from all the lenders we deal with.

You will receive a key facts illustration / ESIS when considering a particular mortgage, which will tell you about any fees relating to that mortgage. You also have the right to request an illustration / ESIS for any mortgage we offer.

Refund of fees

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

- A full refund if the lender we recommended rejects your application as a result of our failings.
- No refund if you decide not to proceed with the mortgage.
- No refund if we are unable to secure a mortgage or offer for you as the information you provided us was incorrect.

Who regulates us?

Emortgages is authorised and regulated by the Financial Conduct Authority (FCA). Emortgages is a trading style of A Stevenson who's Financial Services Register number is 449164.

Emortgages permitted business is:

- Advising on regulated mortgage contracts;
- Arranging (bringing about) regulated mortgage contracts; and
- Making arrangements with a view to regulated mortgage contracts.

You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768 (freephone) from 8am and 6pm, Monday to Friday (except public holidays) and 9am to 1pm, Saturdays.

What to do if you have a complaint

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

...in writing to Shaun Stevenson at Mortgages Made Easier, The Cottage, Spratts Green House, Spratts Green, Aylsham, Norfolk NR11 6TX or

...by phone on 01263 735384

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

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 will depend on the type of business and the circumstances of the claim.

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Mortgages

Mortgage advising and arranging is covered for 100% of the first £85,000.

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