



# about our services and costs

Mortgage Force West Midlands is a trading style of Spotlite Ltd

West Midlands House  
Gipsy Lane  
Willenhall  
West Midlands  
WV13 2HA

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

## 2. Whose products do we offer?

### Insurance

	We offer products from a range of insurers.
◦	We only offer products from a limited number of insurers for Life/Critical Illness Cover, Family & Income Protection Cover, Mortgage Payment Protection Insurance, and Buildings and Contents Insurances.. Ask us for a list of the insurers we offer insurance from.
	We only offer products from a single insurer.

### Mortgages

◦	We offer an impartial mortgage service. This means we will not place any restrictions on the mortgages we have access to but we will not consider deals that can only be obtained by going direct to a lender.
	We place no limitations on the mortgages we will consider for you.
	We only consider mortgages from a limited number of lenders. Ask us for a list for the lenders we offer mortgages from.

## 3. Which service will we provide you with?

<b>Insurance</b>	
☐	We will advise and make a recommendation for you after we have assessed your needs for Life/Critical Illness Cover, Family & Income Protection Cover, Mortgage Payment Protection Insurance, and Buildings and Contents Insurances..
	You will not receive advice or a recommendation from us for Life/Critical Illness Cover, Family & Income Protection Cover, Mortgage Payment Protection Insurance, and Buildings and Contents Insurances.. 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.

<b>Mortgages</b>	
☐	We will advise and make a recommendation for you after we have assessed your needs.
	We are providing an Execution-Only service and you will not receive a recommendation from us.

#### **4. What will you have to pay us for our services?**

<b>Insurance</b>	
	A fee.
☐	No Fee.
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.	

<b>Mortgages</b>	
	No fee - We will be paid by commission from the lender.
☐	A fee of £399.00 payable on completion. We will also be paid commission by the lender.
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?**

Mortgage Force West Midlands is a trading style of Spotlite Ltd, West Midlands House, Gypsy Lane, Willenhall, West Midlands, WV13 2HA is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 647022.

Our permitted business is advising on and arranging mortgages and non-investment insurance business. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

## **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 Manager,, Mortgage Force West Midlands is a trading style of Spotlite Ltd, West Midlands House, Gipsy Lane, Willenhall, WV13 2HA

...by phone

Telephone: 01902482549

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 90% of the claim, without any upper limit.

or

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

### **Mortgages**

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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