

Mortgage Force West
Midlands is a trading style
of Spotlite Ltd

212, High Street
Bloxwich
West Midlands
WS3 3LA

1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is 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 for non-investment insurance contracts.

We can only offer products from a limited number of insurers for Life and/or Critical Illness Cover, Long and Short Term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances. Ask us for a list of the insurers we offer insurance from.

We can 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 only consider mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.

We only offer mortgages from a single lender.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Life and/or Critical Illness Cover, Long and Short Term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances.
- You will not receive advice or a recommendation from us for We may ask some questions to narrow down the selection of products that we will provide details on Life and/or Critical Illness Cover, Long and Short Term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances. You will then need to make your own choice about how to proceed.

Mortgages

- We will provide you with advice and a recommendation only, after an assessment of your personal circumstances and requirements. This will included a detailed assessment of the affordability of your Mortgage.
- We are providing an Execution-Only service and you will not receive a recommendation from us.

4. What you will have to pay us for this service?

Insurance

- A Fee of £100.00 for arranging a Life and/or Critical Illness Cover, Long and Short Term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances, which will be payable on commencement of the insurance contract.
- No Fee for arranging a Life and/or Critical Illness Cover, Long and Short Term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances,

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 by commission from the lender.
- A Fee of £399 payable on legal completion of your loan. We will not carry out any chargeable work unless we have agreed this fee with you, and obtained your signed permission to charge a fee. We will also be paid commission from the lender.
- A Fee of £499 payable on legal completion of your loan. We will not carry out any chargeable work unless we have agreed this fee with you, and obtained your signed permission to charge a fee. We will also be paid commission from the lender.

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

Refund of fees.

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

A full refund if your application falls through.

A refund of £ nil if your application falls through.

No refund.

5. Who regulates us?

Mortgage Force West Midlands is a trading style of Spotlite Ltd, 212, High Street, Bloxwich, WS3 3LA is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 647022.

Our permitted business is advising and arranging deals in Non Investment Insurance Contracts and General Insurances, and Mortgage/Loan contracts.

You can check this on the Financial Services Register by visiting the FCA's website 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, 212, High Street, Bloxwich, WS3 3LA
By Phone: Telephone: 01922 665050

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. 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 the compensation scheme arrangements is available from the FSCS.