



Important Information About Our Services



One 77 Mortgages Ltd
B2 Methuen South
Methuen Park
Chippenham
SN14 0GT

WELCOME TO ONE 77 MORTGAGES LTD

Who are we and what do we do?

One 77 Mortgages Ltd prides itself on providing our customers with quality mortgage and protection advice.

We offer a comprehensive range of first charge mortgage products from across the market, which means that we can find the right solutions for your individual needs. We will deal with your mortgage from an initial consultation through to completion on your behalf and will liaise between your lender, solicitor and estate agent to ensure a prompt completion of your transaction.

At One 77 Mortgages Ltd you are an important individual and we promise to deal with you in a friendly, professional and suitable manner throughout the whole mortgage process.

One 77 Mortgages Ltd are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. One 77 Mortgages Ltd is entered on the Financial Services Register (www.fca.org.uk/register) under reference 753474.

What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- **Personal and Family Protection, for example a Life Assurance or Critical Illness Plan.**
- **Mortgages, including Buy-to Let.**
- **General Insurance, for example Buildings and Contents.**

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives. Following our research, we will provide a personal recommendation(s) for you to consider. With your agreement we will then implement our recommendation(s) and arrange any products on your behalf. We will ultimately act in your best interests at all times.

IMPORTANT INFORMATION

Before you consider our services in more detail we would like to draw your attention to the following important information:

What information do we hold about *you* and what do we do with it?

1. *We* will collect and store *your* personal and financial information which will be handled in accordance with the Data Protection Act 1998. *We* will also collect information from third parties such as employers and credit reference agencies, fraud prevention agencies and other organisations that may include sensitive personal data about *your* health, ethnic origin or criminal prosecutions.
2. *We* will use *your* personal information to provide our services to *you* and this may require us to pass *your* personal information to product providers or other financial firms.
3. *We* will use *your* personal information to inform *you* about similar products or services that *we* provide.
4. *We* will pass *your* personal information to TenetLIME as they are responsible for the services *we* provide to *you* (or their professional advisers) for compliance and monitoring purposes.
5. *We* may be required to pass on *your* personal information to the Financial Conduct Authority (FCA), Financial Ombudsman Service (FOS) or the Financial Services Compensation Scheme (FSCS) to help with an investigation or complaint or other authorities as required by law.
6. *You* have the right to access information *we* hold about *you* by making a request to *us* at the address detailed above. *We* have the right to charge *you* a fee of £10 for this service.
7. *We* will treat the provision of information by *you* to *us* as confirmation that *you* have read and understood the basis upon which *we* are providing *our* services to *you*, as explained in this document.
8. Calls may be recorded for training and monitoring purposes.

We will not advise *you* if *you* are experiencing difficulties managing debts.

INFORMATION ABOUT OUR MORTGAGE SERVICES

Whose products do we offer?

We offer a comprehensive range of mortgage products from across the market for first charge mortgages. We do not offer deals that you can only obtain by going direct to a lender but we are able to access some exclusive deals you can't get by going direct.

For those seeking to increase their existing borrowing, alternative finance options may be available and more appropriate for your needs. For example, a further advance from your existing lender, a second charge or an unsecured loan (e.g. a personal loan).

How much will you have to pay for our mortgage services?

We do not charge a fee for advice and arranging a Mortgage. We will receive commission from the Lender and the amount of commission we receive will vary depending on the type of Mortgage and the term of the Mortgage.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product including any fees relating to it.

We can supply a full list of the commissions payable from the lenders that we deal with.

INFORMATION ABOUT OUR INSURANCE SERVICES

Whose products do we offer?

Personal and Family Protection

We offer a comprehensive range of Protection products from across the market of insurers for Life Assurance, Critical Illness Cover, Family Income Benefit and Income Protection. We can also offer Business Protection.

General Insurance

We offer products from a range of insurers for Buildings & Contents and Landlords Insurance. Ask us for a list of the insurers we offer insurance from.

We only offer Accident, Sickness & Unemployment Insurance from Covea Insurance.

How much will you have to pay for insurance services?

We do not charge a fee for advice and arranging an insurance product. We will receive commission from the insurer. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.

We will tell you how much commission we expect to receive before we transact business for you. You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy we arrange for you.

INFORMATION ABOUT OUR OTHER RELATED SERVICES

Credit Broking

We are also Credit Brokers. This means that if you require a loan other than a mortgage (e.g. a personal loan) we can refer you to a specialist third party who can discuss your specific needs with you. We will not advise you on this type of borrowing and you will need to make up your own mind whether to go ahead with it or not.

Other Specialist Services

We have access to support services and specialist expertise. Where it is in your best interest we may offer to refer you to another firm for specialist services. We may receive a referral fee for such an introduction.

With your permission, the other firm may carry out research on our behalf or alternatively advise you directly.

Other benefits we may receive

Some of the firms whose products we recommend provide us with access to training and software which allows us to offer you a better service. Some of the costs of these benefits may be passed onto you as part of the total charges you pay, should you choose to purchase a product from one of these firms. Further information regarding these arrangements is available on request.

Commercial Mortgages - Whose products do we offer?

We are not limited in the range of commercial mortgages we will consider for you.

How much will you have to pay for our commercial mortgage services?

If you choose to proceed with our recommendation and the mortgage goes ahead, we will be paid commission from the lender for arranging the mortgage on your behalf. You will receive a personalised illustration when considering a particular commercial mortgage. This will highlight the key facts about the mortgage product, including any fees relating to it.

Commercial Mortgages are not regulated by the Financial Conduct Authority (FCA).

WHAT HAPPENS IF YOU HAVE A COMPLAINT?

If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint please contact us either in writing to: **Kevin Brown, Compliance Director, One 77 Mortgages Ltd, B2 Methuen South, Methuen Park, Chippenham, Wiltshire. SN14 0GT** / complaints@one77fs.co.uk or by telephone: **01225 667179**.



If we are unable to settle your complaint or you are unhappy with our response, you may be able to refer it to the Financial Ombudsman Service (FOS).

Further information about the FOS is available from their website: www.financial-ombudsman.org.uk or by calling them on **0800 0234567**

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME?



Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

Long Term Insurance Contracts:

Arranging and advising on long term insurance contracts (e.g. a life insurance or critical illness policy) is covered for 100% of the claim without upper limit.

General Insurance Contracts:

Arranging and advising on compulsory classes of insurance (e.g. employers liability), professional indemnity insurance, and general insurance contracts that pay out on death or incapacity due to injury, sickness, or infirmity (e.g. an accident & sickness policy) is covered for 100% of the claim without upper limit.

Arranging and advising on other types of general insurance contracts (e.g. Building and Contents) is covered for 90% of the claim without upper limit.

Mortgages Products:

Arranging and advising on mortgages is covered up to a maximum limit of £50,000 per person per firm. Further

information about the FSCS is available from their website: www.fscs.org.uk

WHAT MORTGAGE LENDERS CAN WE DEAL WITH

Through our mortgage service, we give you access to a wide choice of mortgages from many different lenders so we can provide you with expert advice on the most suitable product for your needs. All of this is designed to help you get the mortgage you are looking for based on what you can afford and ensuring you don't pay over the odds.

To follow are details of the lenders we advise on:

Accord Mortgages	Deutsche Pfandbriefbank	Melton Mowbray Building Society
Affirmatine Finance	Development Finance Limited	Metro Bank
Agricultural Mortgage Corporation	Devon and Cornwall Securities Ltd	Mint Bridging Ltd
Ahli United Bank	Dragonfly Property finance	Monmouthshire Building Society
Airdrie Savings Bank	Dudley Building Society	Montello Bridging Finance
Aldermore Bank Plc	Earl Shilton Building Society	Mortgage Trust
Allied Irish	Eastern Credit	MT finance
Alpha Bridging Solutions	Ecology Building Society	Nationwide Building Society
Alternative Bridging Corporation	EFG Private Bank	Newbury Building Society
Amicns	Family Building Society	Newcastle Building Society
Ansbacher & Co Ltd	FBSE Financial Ltd	Norwich and Peterborough
Argyll Property Partners Ltd	Fincorp	Nottingham Building Society
AVIVA Commercial Finance	First4Bridging	Omni Capital
Bank Leumi (UK) Ltd	Fleet Mortgages	Paragon Mortgage Ltd
Bank of China (UK) Limited	Flourish Capital	Peninsula Finance Plc
Bank of Cyprus UK	Furness Building Society	Platform
Bank of Ireland	Godiva Mortgages	Portman Finance Ltd
Barclays Bank plc	Goldcrest Finance Ltd	Precise Mortgages
Barton Bridging Capital	Goldentree Financial Services Ltd	Principality Building Society
Bath Building Society	Halifax	Progressive Building Society
Bespoke Bridging Finance Ltd	Hampshire Trust Bank	Pure Bridging
Beverley Building Society	Handlesbanken	NatWest Intermediary Partners

Bishopsgate Funding Ltd	Harpenden Building Society	Regentsmead Ltd
Blemain Group	Harrods Bank	Royal Bank of Canada
Bluestone Mortgages	Heritage Commercial Finance Ltd	Saffron Building Society
BM Samuels Finance Group Plc	Hinckley & Rugby Building Society	Santander Building Society
BM Solutions	Hoares Bank	Santander Corporate & Commercial
Bridgebank Capital	Holmesdale Building Society	Scottish Building Society
Bridging Finance Solutions	Hope Capital Bank	Scottish Windows Bank
Bridging Loans Ltd	Hoskyn Child International Ltd	Secure Trust Plc
Brooklin Partnerships Plc	HSBC	SG Hambros
Brown Shipley	Interbay	Shawbrook
Buckinghamshire Building Society	Investec	Skipton Building Society
Business Lending	Investec Private Bank	Standard Chartered
Cambridge Building Society	Ipswich Building Society	Svenska Handelsbanken AB
Canada Life	Julian Hodge Bank Ltd	The Helmsley Group
Charter Bank	Kensington	The Mortgage Works
Chorley Building Society	Kent Reliance	Tipton & Coseley Building Society
Citigroup Real Estate	Keystone Buy to Let Mortgages	Titlestone Property Finance
Cliveden Financial Ltd	Kleinwort Benson	Triodos Bank
Close Brothers	Lancashire Mortgage Corporation	TSB
Clydesdale Bank	Leeds Building Society	UBS
Commercial Acceptances Ltd	Leek United Building Society	Ulster Bank
Contour Capital	Lloyds Commercial Banking	Ultimate Capital
Cornerstone Secured Lending	London Bridge Plc	United Trust Bank Ltd
Coutts & Co	Lowry Capital	Vernon Building Society
Coventry Building Society	Magellan Homeloans	Virgin Money
Credit Agricole CIB	Mansfield Building Society	West Bromwich Building Society

Credit Swisse

Market Harborough Building Society

West One Loans

Cumberland Building Society

Marsden Building Society

Wolsley Securities

Darlington Building Society

Masthaven Bridging finance

Deutsche Hypo

Davenham Asset Finance Ltd

Mayfair Bridging

MBS Lending

Deutsche Bank