

MIL FINANCE, 7 th Floor, 3 Shortlands, Hammersmith, London, W6 8DA

### 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 products do we offer?

#### Mortgage

- We offer mortgages from the whole of the market
- We only offer mortgages from a limited number of lenders.
- We only offer mortgages from a single lender.

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

#### Mortgage

- 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 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 will you have to pay us for our services?

#### Mortgage

- No fee
- Consultation Fee
- Application Fee - A fee of £99.00 will be charged
- Offer Fee
- Completion Fee .

We will also be paid by commission from the lender.

## 5. Refund of fees

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

- Consultation Fee.
- Application Fee - For the £99.00 fee charged, No Refund
- Offer Fee.
- Completion Fee.

## 6. Who regulates us?

MIL FINANCE, 7 th Floor, 3 Shortlands, Hammersmith, London, W6 8DA is authorised and regulated by the Financial Services Authority. Our FSA Registration number is 303737.

Our permitted business is 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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## 7. What to do if you have a complaint

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

In writing; Write to MIL FINANCE, 7 th Floor, 3 Shortlands, Hammersmith, London, W6 8DA.

By phone; 020 8822 3333

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

## 8 . 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.

Mortgage advising and arranging is covered for 100% of the first £30,000 and 90% of the next £20,000 so the maximum compensation is £48,000

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