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**1. The Financial Services Authority (FSA)**

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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.

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**2. Whose products do we offer?**

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- We offer mortgages from the whole market.
  - We only offer mortgages from a limited number of lenders. Ask us for a list of lenders we offer mortgages from.
  - We only offer mortgages from a single lender.
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**3. Which service will we provide you with?**

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

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- No fee. We will be paid by commission from the lender.
- An upfront fee of 1% of the mortgage amount to be paid by the client and we will refund to you any commission that we get paid by the mortgage lender. The upfront fee is subject to a minimum of £450 and the maximum shall not exceed £2,000.  
Eg Mortgage of £120,000 – Fee payable £1,200 (1%)  
Mortgage of £45,000 – Fee payable £450 (minimum fee applies)

You will receive a Key Facts Illustration when considering a particular mortgage 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 of all fees paid
  - No refund of the fees paid
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**5. Who regulates us?**

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Veritass is authorised and regulated by the Financial Services Authority. Our Financial Services Authority register number is 422317. Our permitted business is advising on and arranging mortgage contracts.

You can check this on the Financial Services authority Register by visiting the Financial Services Authority website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) by contacting the Financial Services Authority on 0845 606 1234 or by writing to the Financial Services Authority at 25 The North Colonnade, Canary Wharf, London, E14 5HS

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**6. What to do if you have a complaint**

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

**..... in writing** Write to Alison Jenkins, Veritass, 1 Lidget Mill, Oakworth, Keighley, BD22 7HN

**..... by phone** Telephone 01535 649150

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

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**7. Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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 the compensation scheme arrangements is available from the FSCS.