

About our Mortgage & Insurance Services and Costs

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. You should use this information to decide if our services are right for you.

Whose products do we offer?

Mortgages

We offer an Independent 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.

Insurances

Non-investment protection contracts - we offer non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers.

General Insurance Contracts - we offer buildings & contents insurance, accident, sickness & unemployment (ASU) (list others) from a range of insurers.

Which service will we provide you with?

Mortgages

We will provide you with advice after an assessment of your personal circumstances and requirements. This will include a detailed assessment of affordability.

Insurances

Non-investment protection contracts - We will provide you with advice after assessment of your personal circumstances and needs.

General insurance contracts – we will provide you with advice after we have assessed your demands and needs for a particular type of insurance.

What will you have to pay us for our services?

Mortgages

We charge a fee of £250 which falls due on completion of the mortgage recommended to you. This is paid directly to Cornerstone Mortgage Consultants. We may also receive a commission from the lender for placing that business.

Insurances

We do not charge a fee for these services as we will normally receive commission from the policy provider.

Main Office:

10 North Gyle Park
Edinburgh
EH12 8LE

The Cart House
2 Waughton Steading
East Linton
EH40 3DY

t: 0131 538 3570

f: 0131 538 3571

e: enquiries@cornerstone-mortgages.co.uk
www.cornerstone-mortgages.co.uk

Who regulates us?

Gerard Weir trading as Cornerstone Mortgage Consultants, 25 Pinetum Lane, Edinburgh EH4 8GA is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is **476316**.

Our permitted business is advising on and arranging Mortgages, Non-Investment Insurance Contracts and General Insurance.

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.

What to do if you have a complaint

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

...in writing **Cornerstone Mortgage Consultants, 25 Pinetum Lane, Edinburgh EH4 8GA**

...by phone **0131 538 3570**

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

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.

Mortgages

Mortgage advising and arranging is covered for 100% of £50,000

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

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DECLARATION

This is our services and costs agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

Please tick this box if you do not consent to us or any company associated with us processing any such sensitive data.

Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

I/We are aware of the costs of the services and agree to the amount and timing of these.

Client Name

Client Signature

Dated

Client Name

Client Signature

Dated

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