

keyfacts[®] about our mortgage services

Smaart Associates Limited

Sandy Farm Business
Centre, The Sands,
Farnham, Surrey,
GU10 1PX

Tel 0844 736 5679
Fax 0844 585 5739

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 mortgages do we offer?

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

3. Which service will we provide you with?

- 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 this service?

- No fee - for clients borrowing £75,000 or more. We provide advice and arrange your mortgage with the recommended lender (we will be paid by commission from the lender)
- For clients borrowing less than £75,000 we provide advice and arrange your mortgage with the recommended lender and will charge a fee of £199 which is payable on application and non refundable. We will also be paid commission by the mortgage lender.
- For carrying out research and producing a report on multiple lending or product scenarios only: We will charge a fee of £395 which is payable upfront. (Please note - you will not receive advice or recommendation in respect of product suitability).

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

5. Who regulates us?

Smaart Associates Limited, Sandy Farm Business Centre, The Sands, Farnham, GU10 1PX is authorised and regulated by the Financial Services Authority. Our FSA registration number is 300530.

Our permitted business is advising on and arranging regulated mortgages.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

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

...in writing Write to: Smaart Associates Limited, Complaints Department, Sandy Farm
Business Centre, The Sands, Farnham, GU10 1PX

...by phone Telephone: 0844 736 5679

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.

Mortgage advising and arranging is covered for 100% protection up to a maximum limit of £50,000.

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