

**FAIRFIELD FINANCE**7 Abbey Court, High Street, Newport, Shropshire, TF10 7AT

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**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 of market.
- We only offer mortgages from a limited number of lenders. Ask us for a list of the lenders we offer mortgages from.
- We only offer mortgages from a single lender.

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

- We 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 the service?**

- No fee. Where the lenders commission provides sufficient remuneration.
- A fee. At the outset we will tell you if a fee will be charged. Our fees range from 0% - 3%. An average fee for a mortgage would be 1.2%. In addition to this we will receive a commission from the lender.

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

**5. Refund of fees**

Fees are not refunded as they do not become payable until the mortgage is offered.

**6. Who regulates us?**

Fairfield Finance, 7 Abbey Court, High Street, Newport, Shropshire, TF10 7AT, is authorised and regulated by the Financial Services Authority. Our FSA Register number is 300569. Our permitted business is advising 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: Complaints Department, Fairfield Finance, 7 Abbey Court, High Street, Newport, Shropshire, TF10 7AT

By telephone: 01952 812280

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 £30,000.00 and 90% of the next £20,000.00 so the maximum compensation is £48,000.00. Further information about the compensation scheme arrangements is available from the FSCS.