

FAIRFIELD FINANCE

11 Sedgwick House, Sedgwick, Nr Kendal, Cumbria, LA8 0JX

1. Whose mortgages do we offer?

- We offer a comprehensive range of mortgages from across the market but not deals that you can obtain by going direct to the lender. We do not advise on second charge lending where we can't provide a mortgage solution, but may refer the information to a third party who may be able to assist you.

2. Which service will we provide you with?

- We advise and make a recommendation for you after we have assessed your needs.

3. What will you have to pay us for the service?

- A fee. At the outset we will tell you if a fee will be charged, this will be payable upon completion of the mortgage. We do not charge any upfront fees. Our average fee is 2.6% of the loan.
Cash example: if 1% was charged and the mortgage advance was £100,000, the fee would be £1,000. In addition to this we will receive a commission from the lender. The average fee is .3%. On an advance of £50,000 the procurement fee would be £150.00

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

4. Refund of fees

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

5. Who regulates us?

Fairfield Finance, 11 Sedgwick House, Sedgwick, Nr Kendal, Cumbria, LA8 0JX is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 300569. Our permitted business is advising and arranging mortgages. You can check this on the FCA's Register by visiting the FCA's website www.fsa.gov.uk/register/ or by contacting the FCA 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: Complaints Department, Fairfield Finance, 11 Sedgwick House, Sedgwick, Nr Kendal, Cumbria, LA8 0JX

By telephone: 01952 812280

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% 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.