



about our services

RJ Mortgage Finance

125 Goat Lane
Forty Hill
Enfield
Middlesex
EN1 4UD

Telephone number: 0208 366 8903

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 Products Do We Offer?

Mortgages

- We offer mortgages from the whole 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.

Insurance

- We offer products from a range of insurers for Life Assurance, Critical Illness Cover, Mortgage Payment Insurance and Income Protection Benefit.
- We only offer products from a limited number of insurers for Accident, Sickness and Unemployment and House Insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which Service Will We Provide You With?

Mortgages

- 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.

Insurance

- 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?

Mortgages

- A fee of 1.5% of the mortgage amount. The total fee shall not exceed 1.5% of the mortgage amount or £5000, whichever is smaller. Any commission paid by the mortgage lender will be used to reduce the fee payable.

Example (for illustrative purposes only)

If your mortgage is for £100,000, there will be a total charge of £1500 if your mortgage completes which equates to 1.5% of the loan. If the lender pays commission amounting to £400, the amount you pay would be £1100 which equates to 1.1% of the loan.

Similarly, if your mortgage is for £40,000, there will be a total charge of £600 if your mortgage completes which equates to 1.5% of the loan. If the lender pays commission amounting to £160, the amount you pay would be £440 which equates to 1.1% of the loan.

- A fee of £395 payable on completion. The total fee shall not exceed £395. We will receive commission from the lender in addition to the fees you pay.

Example (for illustrative purposes only)

If your mortgage is for £100,000, there will be a total charge of £395 if your mortgage completes which equates to 0.395% of the loan.

Similarly, if your mortgage is for £40,000, there will be a total charge of £395 if your mortgage completes which equates to 0.988% of the loan.

- No fee. We will be paid by commission from the lender.

You will receive a key facts illustration that will tell you about any fees relating to a particular mortgage.

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.

Insurance

- No fee.
- A fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy

5. Who Regulates Us?

RJ Mortgage Finance is an Appointed Representative of Mortgage Next Network, 3rd Floor, Quadrant House, 61 - 65 Croydon Road, Caterham, Surrey, CR3 6PB. which is authorised and regulated by the Financial Services Authority. Mortgage Next Network's FSA Register number is 300866.

Mortgage Next Network's permitted business is advising on and arranging mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.org.uk 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: Complaints Department, Mortgage Next Network, 3rd Floor, Quadrant House, 61 - 65 Croydon Road, Caterham, Surrey, CR3 6PB.

...by phone

Telephone: 01883 333100

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

Mortgages

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.

Insurance

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.