



About Our Mortgage & Insurance Services



2 Mill Street
Newtownards
Co Down
BT23 4LU

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, which is _____

Insurance

- We offer products from a range of insurers for Life insurance, critical illness insurance, Income protection, Accident sickness and unemployment insurance and home insurance.
 - We only offer products from a limited number of insurers.
 - We only offer products from a single insurer.
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3. What 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 for Life insurance, Critical illness insurance, Income protection, Buildings & Contents insurance and Accident, Sickness & Redundancy insurance. Our service also includes arranging your insurance cover with insurers to meet your requirements.
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4. What will you have to pay us for this service?

Mortgages

- No fee will be charged for standard mortgages or remortgages. We will, however, be paid commission from the lender which is disclosed on your personal illustration.

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

Insurance

- No fee will be charged. We will, however, be paid commission by the insurer which is intended to cover the costs of our service and advice to you.

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

5. Refund of fees.

As we do not charge any up front fees a refund policy does not apply.

6. Who regulates us?

NIMortgages.com is a trading style of John Grant Limited which is authorised and regulated by the Financial Services Authority. Our FSA number is 461989.

John Grant Limited's permitted business is arranging (bringing about) and advising on mortgages and non-investment insurance contracts.

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.

7. What to do if you have a complaint?

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

...in writing Write to: John Grant Limited, 2 Mill Street,
Newtownards, Co Down, BT23 4LU

...by phone Telephone: 028 91 828 100

If you can not 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.

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.

(For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit).

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