



## About our services

**Contact:**  
Share to Buy  
PO Box 11998  
Sudbury CO10 3BS

**Please use this information to decide if our services are right for you.**

### **Mortgages**

We offer a comprehensive range of mortgages from across the market, but not deals that you can only obtain by going direct to the lender.

We will provide advice as to whether the product that you have selected is appropriate for you whether you have selected a product from our shared ownership mortgage picker or you have requested from us a selection of suitable mortgage products.

We do not provide an execution only service.

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

### **Insurance**

We will direct enquiries regarding Life, Critical Illness and Income protection to the website of Direct Life, a company that has considerable expertise in this field - Direct Life provide a website where you can compare quotations from all the leading life insurers and arrange cover online at very competitive rates. They can also offer telephone support and from their UK based call centre if needed. We can offer advice if requested.

For mortgage payment protection insurance, we offer the products of a single insurer.

### **Our fees**

We do not charge a fee for advice. We charge a fee of £50 to submit an agreement in principle to a mortgage lender. When we arrange your mortgage and submit a full application to the lender, we will charge you a fee of £199. Fees are not refundable in the event that the lender declines the application. Some mortgage lenders may not pay us a commission on completion of a mortgage application and for the mortgage products of these lenders we will charge you a fee of £399. You will be informed if this higher fee is payable when you choose the mortgage product on our mortgage picker or when we advise you that it is appropriate for your circumstances.

We do not charge a fee for arranging insurance but will receive a commission from the provider.

## Who regulates us

Share to Buy Ltd, PO Box 11998, Sudbury CO10 3BS, is authorised and regulated by the Financial Conduct Authority.

Our permitted business is advising on regulated mortgages, arranging mortgages and non-investment insurance.

You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

## What to do if you have a complaint

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

*...in writing:* Write to: Customer Service Department, Share to Buy, PO Box 11998,  
Sudbury CO10 3BS  
*...by phone:* Telephone 0345 686 0812

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

## 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.

### 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.

### Mortgages

Mortgage advising and arranging is covered for a maximum of £50,000 per person per firm.

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