



about our services

The Macclesfield Mortgage Company Ltd

17/19 Market Place
Macclesfield
SK10 1EB

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?

Insurance

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers Life Assurance, Critical Illness Cover, Permanent Health Insurance and Buildings & Contents Insurance.
Ask us for a list of the insurers we offer insurance from.

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.

3. Which service will we provide you with?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs Life Assurance, Critical Illness Cover, Permanent Health Insurance and Buildings & Contents Insurance.

- 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.

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.

4. What will you have to pay us for our services?

Insurance

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

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

Mortgages

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

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

5. Who regulates us?

Macclesfield Mortgage Company Ltd is an appointed representative of Lifetime Insurance Mortgage Experts Ltd, Network House, Lister Hill, Horsforth Leeds LS18 5AZ which is authorised and regulated by the Financial Services Authority. Lifetime Insurance Mortgage Experts Ltd's FSA Register number is 311266.

Lifetime Insurance Mortgages Experts Ltd's permitted business is advising on and arranging non-investment insurance contracts, regulated mortgage contracts and equity release products. 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.

6. Disclosure of Shareholding.

Norwich Union Life, Friends Provident Life & Pensions Ltd each own 21% the Standard Life Assurance Company own 23%, and Aegon Distribution Holdings Ltd 20%, of the capital of Tenet Group Ltd, the parent company of Lifetime Insurance Mortgage Experts Ltd.

7. What to do if you have a complaint.

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

...in writing Write to: Lifetime Insurance Mortgage Experts Ltd, Complaints Department, Network House, Lister Hill, Horsforth, West Yorkshire, LS18 5AZ

... by phone Telephone: 0113 2390011.

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.

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.

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.

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