

keyfacts

about our mortgage services

Berkeley La Roche Financial Consultants Limited The Granary, Warmlake Industrial Estate,
Sutton Valence, Maidstone. Kent

ME17 3LR

January 2022

1. The Financial Conduct Authority (FCA)

The FCA 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 mortgages do we offer?

- We offer mortgages from the whole market.
- We can only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
- We can only offer a limited range of mortgages from a single lender
We only offer our own mortgages.

3. Which service will we provide you with?

- 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?

- No fee, we will be paid by commission from the lender.
- A fee of £895 payable when you apply for a mortgage. We will also be paid commission from the lender after the mortgage completes. An additional non-refundable fee of 0.5% of the amount borrowed is payable on receipt of mortgage offer for any Non-Residential Capital Raising / Special Status or for any Non-Conforming mortgage schemes

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

5. Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund, if the lender rejects your application.
- A refund of £ , if the purchase falls through.
- No refund is payable if you decide not to take out a mortgage.

6. Who regulates us?

Berkeley La Roche Financial Consultants Limited, The Granary Warmlake Industrial Estate Sutton Valence Maidstone Kent ME17 3LR is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 196689.

Our permitted business is regulated mortgage contracts.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register/ or by contacting the FCA on 0845 606 9966.

7. What to do if you have a complaint

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

... in writing Write to the Compliance Officer; Berkeley La Roche Financial Consultants Limited, The Granary, Warmlake Industrial Estate Sutton Valence Maidstone Kent ME17 3LR

... by phone Telephone 01622 843694

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.

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