



## about our services and costs



Avondale House  
262 Uxbridge Road  
Hatch End  
Pinner  
Middlesex  
HA5 4HS

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### 1. The Financial Services Authority (FSA)

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The FSA is the independent watchdog that regulates financial services. This document has been designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

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### 2. Whose products do we offer?

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#### Insurance

- We offer products from a range of insurers for term assurance, mortgage protection, income protection, critical illness and buildings/contents insurance.
  - We only offer products from a limited number of insurers.
  - We only offer products from a single insurer.
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#### Mortgages

- We offer mortgages from the whole market.
  - We only offer mortgages from a limited number of lenders.
  - We only offer mortgages from a limited range of a single lender.
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### 3. Which service will we provide you with?

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#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for term assurance, mortgage protection, income protection, critical illness 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.
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#### Mortgages

- We will advise and make a recommendation for you on mortgages 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 mortgages that we will provide details on. You will then need to make your own choice about how to proceed.
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### 4. What will you have to pay us for our services?

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#### Insurance

- No fee. Instead, we will be paid by the Insurer for term assurance, mortgage protection, income protection, critical illness and buildings/contents insurance.
- A fee of £1000 payable at outset with the relevant product being processed on a nil commission

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 by commission from the lender.
- A fee of 0.5% of the mortgage loan, for example if you take out a loan of £100,000 you will need to pay £500. We will refund you any commission we may receive from the lender.

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

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## **5. Who regulates us?**

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Freelancer Financials is a trading name of Mortgage Quest Ltd, Avondale House, 262 Uxbridge Road, Hatch End, Pinner, Middlesex, HA5 4HS. Mortgage Quest Ltd is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312484.

Our permitted business is arranging and advising on mortgages and general insurance.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## **What to do if you have a complaint**

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

In writing: Write to Mortgage Quest Ltd, Compliance Officer, Avondale House, 262 Uxbridge Road, Hatch End, Pinner, Middlesex, HA5 4HS.

By phone: Telephone 020 8421 7998.

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

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## **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

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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 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.

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