

Blue Moon Mortgages Limited

Wellingborough Innovation Centre,
Tresham Institute,
Church Street,
Wellingborough,
Northamptonshire, NN8 4PD

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. 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 for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.



We only offer products from a limited number of insurers.



We only offer products from a single insurer.

Mortgages



We offer mortgages from the whole market.



We only offer mortgages from a limited number of lenders



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 for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Accident, Sickness and Unemployment Insurance.



You will not receive advice or a recommendation from us in relation to, Buildings and/or Contents Insurance. 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

<input type="checkbox"/>	A fee.
--------------------------	--------

<input checked="" type="checkbox"/>	No fee for Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance, Accident, Sickness and Unemployment Insurance.
-------------------------------------	--

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

Mortgages

<input type="checkbox"/>	No fee. We will be paid by commission from the lender.
--------------------------	--

<input type="checkbox"/>	A fee of £695 for arranging the mortgage payable at the outset and 1% of the loan amount payable on confirmation of the mortgage offer, for example if you take out a loan of £100,000 you will need to pay £1695. If you choose this option we will refund to you any commission we earn from the lender
--------------------------	---

<input checked="" type="checkbox"/>	A fee of £695 for arranging the mortgage payable on offer of mortgage. This is in addition to any commission we may receive from the lender. In the case of specialist mortgages a charge of up to 3% of the mortgage may be payable. We will also be paid commission 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.

Refund of fees

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

<input type="checkbox"/>	A full refund if the lender rejects your application.
--------------------------	---

<input checked="" type="checkbox"/>	No refund if you decide not to proceed.
-------------------------------------	---

5. Who regulates us?

Blue Moon Mortgages Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 451679.

Our permitted business is advising on and arranging insurances such as Term Assurance, Mortgage Protection Assurance, Critical Illness Insurance, Private Medical Insurance, Permanent Health Insurance, Buildings and/or Contents Insurance and Accident, Sickness and Unemployment Insurance and mortgages.

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. What to do if you have a complaint

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

In writing: Write to Blue Moon Mortgages Limited, Complaints Department, W.I.C.,

Tresham Institute, Church Street, Wellingborough, Northamptonshire, NN8 4PD

By phone: Telephone: 01933 303020

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

7. 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 90% 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 £50,000

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