

# about our mortgage services

DERBY FINANCIAL  
SOLUTIONS

470 Nottingham Road  
Derby  
Derbyshire  
de21 6pe

## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. 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 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?

✓	We will advise and make a recommendation for you after we have assessed your needs.
	We are providing an Execution-Only service and you will not receive a recommendation from us.

## 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 £750.00 payable at the outset. We will also be paid commission by the lender.

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.
✓	No refund.

## 6. Who regulates us?

DERBY FINANCIAL SOLUTIONS is an appointed representative of Somerby Financial Solutions, 30 Nelson Street, Leicester, LE1 7BA, which is authorised and regulated by the Financial Conduct Authority. Somerby Financial Solutions' FCA number is 303068.

Somerby Financial Solutions' permitted business is advising on and arranging mortgages. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

## 7. What to do if you have a complaint

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

...in writing	Write to: Derby Financial Solutions, 470 Nottingham Road, Derby, ,
...by phone	Telephone: 01332 902455

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.

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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