

keyfacts

®

about our mortgage services



Amber Homeloans Limited

Gateway House

Gargrave Road, Skipton

North Yorkshire

BD23 2HL

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 mortgages do we offer?

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- 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.
- 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?

Amber Homeloans Limited, The Bailey, Skipton, North Yorkshire, BD23 1DN is authorised and regulated by the Financial Services Authority. Our FSA Register number is 306346.

Our permitted business is arranging, lending and administering 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: Amber Homeloans Limited, Gateway House,
Gargrave Road, Skipton, North Yorkshire, BD23 2HL.

... by phone Telephone: 0845 602 0750.

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.

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.