



about our services

S J Mortgage Solutions Ltd
185-187 High Street
Harborne
West Midlands
B17 9QG

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. 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, Income Protection Insurance and Critical Illness Cover
- We offer products from a range of insurers for Buildings & Contents.
- We only offer products from a range of insurers for Mortgage Payment Protection Insurance.
- We only offer products from Aviva for Private Medical Insurance

Mortgages

- We offer mortgages from the whole market
- We only offer mortgages from a limited number of lenders
- Ask us for a list of lenders we offer mortgages from.
- 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, Income Protection Insurance, Critical Illness Cover, Buildings and Contents, Mortgage Payment Protection Insurance and Private Medical 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.

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 this service?

Insurance

A fee of

No fee

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

Mortgages

No fee will be charged. We will be paid a procuration fee from the lender.

A fee of [£] or [X% of the mortgage advance. A mortgage of £100,000 would mean a fee of £xxxxx.] or [£xxxxxx per hour. An average fee would be £xxxxx].

The commission from the lender will be paid to you

In addition to the above we will also be paid a procuration fee from the lender.

A fee of £245 is charged payable on application. This fee will be refunded following completion.

The fee charged is payable upon receipt of suitable advice and recommendation

The fee is charged at the outset.

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

Refund of fees

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

A full refund

A refund of [£xxxx] or [X% of the fee]

A refund is due if your application [fails to complete] or [is declined at initial underwriting stage]

No refund if you decide not to accept my recommendation or you withdraw the application

No refund

5. Who regulates us?

S J Mortgage Solutions Ltd is an Appointed Representative of Pink Home Loans, Number One, Lichfield South, Birmingham Road, Lichfield, Staffordshire, WS14 OQP. Pink Home Loans is a trading name of Advance Mortgage Funding Limited, which is authorised and regulated by the Financial Services Authority. Advance Mortgage Funding Limited's FSA Register Number is 305008.

