



## About our Mortgage services



Crown House  
72 Downton Avenue,  
London  
SW2 3TS

### Mortgage Goldmine

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

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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?

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- 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?

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- 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?

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- No fee. We will be paid by commission from the lender.
- A fee of £250 for arranging the mortgage payable at the outset and 0.5% 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 £500. If you choose this option we will refund to you any commission we earn from the lender.
- A fee of £250 for arranging the mortgage payable at outset. This is in addition to 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 Refund of fees

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

No refund in all circumstances.

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## 6 Who regulates us?

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**Mortgage Goldmine** is a trading name of **Talking Direct Limited**, Crown House, 72 Downton Avenue, London, SW2 3TS which is authorised and regulated by the Financial Services Authority. Our FSA Register number is 479968.

Our permitted business is advising and arranging mortgages and non-investment insurance contracts.

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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## 7 What to do if you have a complaint

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

**...in writing** The Complaints Department, Talking Direct Limited, Crown House, 72 Downton Avenue, London, SW2 3TS

**... By phone** Telephone 0845 3636 072

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

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## 8 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.

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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