

Mortgage Disclosure about our services and costs

Cotswold Financial Planning Ltd
10a Astley House
Cromwell Park
Banbury Road
Chipping Norton
Oxon OX7 5SR

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1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Mortgages

- We offer a comprehensive range of mortgages from across the market, but not deals that are only available by going direct to a lender.
- We can only offer mortgages from a limited number of lenders.
Ask us for a list of the lenders we offer mortgages from.
- We can only offer products from a single lender.

3. Which service will we provide you with?

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.

4. What will you have to pay us for our services?

Mortgages

- No fee, we will be paid a procurement fee from the lender or
- A fee of £ will be payable on application for the administration involved in submitting your application and a broker fee of £ is payable on completion for the mortgage advice given. We will also be paid a procurement fee from the lender.
- In addition to a procurement fee we may receive from the lender, we will charge an administration fee of £ which is payable on application.

You will receive a European Standardised Information Sheet or Key Facts Illustration Plus 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:

- A full refund.
- No refund, as this covers processing of application.

5. Who regulates us?

Cotswold Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority. Our FCA number Register number is 487893.

Our permitted business is advising and arranging general insurance contracts and mortgages.

You can check this on the FCA's Register by visiting the FCA's website www.fca.gov.uk/register or by contacting the FCA 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 The Compliance Officer, Cotswold Financial Planning Ltd, 10a Astley House, Cromwell Park, Banbury Road, CHIPPING NORTON, OX7 5SR

By phone: Telephone 01608 651608

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.

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.