



Durham & Tees Valley Business Centre
Primrose Hill Industrial Estate
Orde Wingate Way
Stockton-on-Tees
TS19 0GA

JS Town & Country Mortgages

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 products do we offer?

Insurance

- We offer products from a range of insurers for:
 - Pure Protection
 - Income Protection
- We only offer products from a limited number of insurers for:
 - Household Insurance
 - Payment ProtectionAsk us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

Mortgage

- We offer mortgages from the whole of the 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?

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for:
Pure Protection
Household Insurance
Payment Protection
Income Protection
- 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.

Mortgage

- 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?

Insurance

- A fee
- No fee
- You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Mortgage

- No fee
- A fee at consultation
- A fee when you apply for your mortgage
- A fee when your mortgage is offered
- Completion Fee - A fee of between £0 to £1,495 will be charged when your mortgage completes. Our typical fee is £295. The amount you pay will depend on your circumstances.
We may 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. Who regulates us?

JS Town & Country Mortgages is an appointed representative of Network Data Ltd, Botleys Mansion, Stonehill Road, Chertsey, Surrey, KT16 0AX which is authorised and regulated by the Financial Services Authority. Network Data Ltd's FSA Registration number is 300391.

Network Data Ltd's permitted business is:

Pure Protection
Household Insurance
Payment Protection
Income Protection
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 Complaints Department, Network Data Ltd, Botleys Mansion, Stonehill Road, Chertsey, Surrey, KT16 0AX

By phone; Telephone - 01932 875883.

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.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

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.