



about our services

Breeze Financial Solutions Ltd

Chestnut House
65a Friar Gate
Derby
DE1 1DJ

1. The Financial Conduct Authority (FCA)

The FCA is an 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?

Insurance

We offer products from a range of insurers for non-investment insurance contracts.

We can only offer products from a limited panel of insurers for Life and/or Critical Illness Cover, Long and Short-term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances. Ask us for a list of the insurers we offer insurance from.

We can only offer products from a single insurer.

Mortgages

We offer an impartial mortgage service. This means we will not place any restrictions on the mortgages we have access to, but we will not consider deals that can only be obtained by going direct to a lender.

We only consider mortgages from a limited number of lenders. Ask us for a list of the 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 Life and/or Critical Illness Cover, Long and Short-term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances.

- You will not receive advice or a recommendation from us for We may ask some questions to narrow down the selection of products that we will provide details on Life and/or Critical Illness Cover, Long and Short-term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances. You will then need to make your own choice about how to proceed.

Mortgages

- We will provide you with advice and a recommendation only, after an assessment of your personal circumstances and requirements. This will include a detailed assessment of the affordability of your Mortgage.
- We are providing an Execution-Only service and you will not receive a recommendation from us.

4. What you will have to pay us for this service?

Insurance

- A Fee of £100.00 for arranging a Life and/or Critical Illness Cover, Long and Short-term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances, which will be payable on commencement of the insurance contract.
- No Fee for arranging a Life and/or Critical Illness Cover, Long and Short-term Income Protection Cover, Mortgage Payment Protection Insurances and Buildings and Contents Insurances.

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

Mortgages

- No Fee. We will be paid by commission from the lender.
- A fee of up to 1% of the loan, with £195 payable on application and the remainder on completion. For example, on a loan of £300,000 you would be charged a fee of up to £3000.

You will receive a key facts illustration when considering a particular mortgage/loan, 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 if your application falls through.
- A refund of £ nil if your application falls through.
- No refund.

5. Who regulates us?

Breeze Financial Solutions Ltd is an Appointed Representative of Mortgage Force (UK) Ltd, the central office address is Chestnut House, 65a Friar Gate Derby, DE1 1DJ.

Mortgage Force (UK) Ltd, is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 843041. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Our permitted business is advising and arranging deals in Non-Investment Insurance Contracts and General Insurances, and Mortgage/Loan 1st and 2nd charge contracts.

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 Manager, Mortgage Force (UK) Ltd
Central Office: Chestnut House, 65a Friar Gate, Derby, Derbyshire, DE1 1DJ
Email: complaints@mortgageforce.co.uk

By Phone: Telephone: 01332 900 7879 Email: complaints@mortgageforce.co.uk

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.

As the compensation limits can change periodically, further information about the current limits applicable to the different product types is available from the FSCS at:

<http://www.fscs.org.uk/what-we-cover/products>